

To be completed by the Lender:

Lender Loan No./Universal Loan Identifier _____

Agency Case No. _____

Uniform Residential Loan Application

Verify and complete the information on this application. If you are applying for this loan with others, each additional Borrower must provide information as directed by your Lender.

Section 1: Borrower Information. This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

1a. Personal Information

Name (First, Middle, Last, Suffix) John A Homeowner		Social Security Number <u>123 - 45 - 6789</u> (or Individual Taxpayer Identification Number)
Alternate Names - List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix) John Adam Homeowner		Date of Birth <u>1 / 1 / 1,980</u> <input checked="" type="radio"/> U.S. Citizen <input type="radio"/> Permanent Resident Alien <input type="radio"/> Non-Permanent Resident Alien
<input type="radio"/> I am applying for individual credit . <input checked="" type="radio"/> I am applying for joint credit . Total Number of Borrowers: <u>2</u> Each Borrower intends to apply for joint credit. Your initials: _____		List Name(s) of Other Borrower(s) Applying for this Loan. (First, Middle, Last, Suffix) Mary Ann Homeowner
Marital Status <input type="radio"/> Married <input type="radio"/> Separated <input type="radio"/> Unmarried* <i>*Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship</i>	Dependents (not listed by another Borrower) Number <u>2</u> Ages <u>10, 14</u>	Contact Information Home Phone (999) <u>222 - 1234</u> Cell Phone (999) <u>333 - 5678</u> Work Phone (999) <u>444 - 9876</u> Ext. <u>321</u> Email <u>johnhomeowner@email.com</u>
Current Address Street <u>175 13th Street</u> Unit # <u>1A</u> City <u>Washington</u> State <u>DC</u> Zip <u>12345</u> County _____ How Long at Former Address? <u>1</u> Years <u>6</u> Months <input type="radio"/> Own <input checked="" type="radio"/> Rent (\$ <u>1,500</u> /month) <input type="radio"/> No primary housing expense		
If at Current Address LESS than 2 years, list Former Address <input type="checkbox"/> Does not apply Street <u>123 Main Street</u> Unit # _____ City <u>Washington</u> State <u>DC</u> Zip <u>67890</u> County _____ How Long at Former Address? <u>2</u> Years <u>10</u> Months <input type="radio"/> Own <input checked="" type="radio"/> Rent (\$ <u>1,200</u> /month) <input type="radio"/> No primary housing expense		
Mailing Address - if different from Current Address <input checked="" type="checkbox"/> Does not apply		
Military Service - Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? <input type="radio"/> NO <input checked="" type="radio"/> YES If YES, check all that apply: <input checked="" type="checkbox"/> Currently serving on active duty with projected expiration date of service/tour <u>12 / 2,020</u> (mm/yyyy) <input type="checkbox"/> Currently retired, discharged, or separated from service <input type="checkbox"/> Only period of service was as non-active member of the Reserve or National Guard <input type="checkbox"/> Surviving spouse		

1b. Current Employment/Self-Employment and Income Does not apply

Employer or Business Name <u>US Army</u> Phone (999) <u>222 - 1111</u>		Gross Monthly Income	
Address <u>1600 Pennsylvania Ave</u>		Base	\$ <u>7,680</u> /month
City <u>Washington</u> State <u>DC</u> Zip <u>11111-2222</u>		Overtime	\$ _____ /month
Position or Title <u>Intelligence</u>		Bonus	\$ _____ /month
Start Date <u>5 / 2008</u> (mm/yyyy)		Commision	\$ _____ /month
How long of this line of work? <u>8</u> Years _____ Months		Military	Entitlements \$ <u>2,700</u> /month
<input type="checkbox"/> Check if you are the Business Owner or Self-Employed		Other	\$ _____ /month
I have an ownership share of less than 25%. Monthly Income (or Loss) \$ _____		TOTAL	\$ <u>10,380</u> /month
I have an ownership share of 25% or more. \$ _____			

1c. IF APPLICABLE, Complete Information for Additional Employment/Self-Employment and Income

Does not apply

Employer or Business Name John A Homeowner Internet Sales Phone (999) 222 - 1234
 Address 175 13th Street
 City Washington State DC Zip 12345

Position or Title Owner/Operator
Start Date 1 / 2010 (mm/yyyy)
 How long of this line of work? 6 Years Months

Check if this statement applies:
 I am employed by family member, property seller, real estate agent, or other party to the transaction.

Check if you are the Business I have an ownership share of less than 25%. Monthly Income (or Loss)
Owner or Self-Employed I have an ownership share of 25% or more. \$ 500

Gross Monthly Income
 Base \$ /month
 Overtime \$ /month
 Bonus \$ /month
 Commision \$ /month
 Military
 Entitlements \$ /month
 Other \$ /month
TOTAL \$ /month

1d. Previous Employment/Self-Employment and Income ONLY IF your Current Employment is LESS than 2 years.

Does not apply

1e. Income from Other Sources

Does not apply

Include income from other sources below. Under Income Source, choose from the sources listed here:

- Alimony
- Automobile Allowance
- Boarder Income
- Capital Gains
- Child Support
- Disability
- Foster Care
- Housing or Parsonage
- Interest and Dividends
- Notes Receivable
- Public Assistance
- Mortgage Credit Certificate
- Mortgage Differential
- Payment
- Retirement
- (e.g., Pension, IRA)
- Royalty Payments
- Separate Maintenance
- Social Security
- Trust
- Unemployemnt
- Benefit
- VA Compensation
- Other

NOTE Reveal alimony, child support, or separate maintenance, or other income ONLY IF you want it considered in determining your qualification for this loan.

Income Source use list above	Monthly Income
Interest & Dividends	\$ 100
Provide TOTAL Amount Here	\$ 100

Section 2: Financial Information - Assets and Liabilities. This section asks things you own that are worth anf that you want considered to qualify for thid loan. It then ask your liabilities(or debts) that you pay each month, such as credit cards, alimony, or other expenses.

2a. Assets - Bank Accounts, Retirement, and Other Accounts You Have

Include all accounts below. Under Accounts Type, choose from the account types listed here:

- Checking
- Savings
- Money Market
- Certificate of Deposit
- Mutual Fund
- Stocks
- Stock Options
- Bonds
- Retirement (e.g., 401k, IRA)
- Bridge Loan Proceeds
- Individual Development
- Account
- Trust Account
- Cash Value of Life Insurance
- (used for the transaction)

Account Type - use list above	Financial Institution	Account Number	Cash or Market Value
Checking Account	Treasury CU	554,466	\$ 9,000
Money Market Fund	Treasury CU	554,468	\$ 100,000
Bond	Treasury CU	554,467	\$ 2,500
Provide TOTAL Amount Here			\$ 111,500

2b. Other Assets You Have

Does not apply

Include all other assets below. Under Asset Type, choose from the asset types listed here:

- Earnest Money
- Proceeds from Sale of
- Non-Real Estate Asset
- Proceeds from Real Estate Property
- to be sold on or before closing
- Sweat Equity
- Employer Assistance
- Rent Credit
- Secured Borrowed Funds
- Trade Equity
- Unsecured Borrowed Funds
- Other

Asset Type - use list above	Cash or Market Value
Earnest Money	\$ 10,000
Provide TOTAL Amount Here	\$ 10,000

Borrower Name: John A Homeowner

Additional Borrower Name: Mary Ann Homeowner

2c. Liabilities – Credit Cards, Other Debts, and Leases that You Owe Does not apply

List all liabilities below (except real estate) and include deferred payments. Under Account Type, choose from the types listed here:

•Revolving (e.g., credit cards) •Installment (e.g., car, student, personal loans) •Open 30-Day (balance paid monthly)•Lease (not real estate) •Other

Account Type <i>use list above</i>	Company Name	Account Number	Unpaid Balancer	To be paid off at or before Closing	Monthly Payment
Revolving	Visa	1,111,222,233,334,444	\$	<input type="checkbox"/>	\$ 50.50
Revolving	Mastercard	9,999,888,877,776,670	\$	<input type="checkbox"/>	\$ 35
Open 30-Day	American Express	5,555,666,644,443,333	\$ 2,500	<input checked="" type="checkbox"/>	\$

2d. Other Liabilities and Expenses Does not apply

Include all other liabilities and expenses below. Choose from the types listed here:

•Alimony •Child Support •Separate Maintenance •Job Related Expenses •Other

Section 3: Financial Information - Real Estate This section asks you to list all properties you currently own and what you own them.

I do not own any real estate

3a. Property You Own If you are refinancing, list the property you are refinancing FIRST.

3b. IF APPLICABLE, Complete Information for Additional Property Does not apply

Section 4: Loan and Property Information This section asks about the loan's purpose and the property you what you purchase or refinance.

4a. Loan and Property Information

Loan Amount \$ 210,000 Loan Purpose Purchase Refinance Other _____
Property Address Street 123 Anywhere
Unit # _____ City Washington State DC Zip 12345
County _____ Number of Units _____ Property Value \$ 275,000
Occupancy Primary Residence Second Home Investment Property FHA Secondary Residence

1. **Mixed-Used Property.** If you will occupy the property, will you set aside space within the property to operate your own business? (e.g., daycare facility, medical office, beauty/barber shop) NO YES

2. **Manufactured Home.** Is the property a manufactured home? (e.g., a factory built dwelling built on a permanent chassis) NO YES

4b. Other New Mortgage Loans on the Property You are Buying or Refinancing Does not apply

Creditor Name	Lien Type	Monthly Payment	Loan Amount/ Amount to be Drawn	Credit Limit (if applicable)
Treasury CU	<input type="radio"/> First Lien <input checked="" type="radio"/> Subordinate Lien	\$ 50	\$ 2,500	\$ 10,000

4c. Rental Income on the Property You Want to Purchase For Purchase Only Does not apply

Complete if the property is a 2-4 Unit Primary Residence or an Investment Property	Amount
Expected Monthly Rental Income	\$
For LENDER to Calculate: Expected Net Monthly Rental Income	\$

Borrower Name: John A Homeowner

Additional Borrower Name: Mary Ann Homeowner

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4d. Gifts or Grants You Have Been Given or Will Receive for This Loan *Does not apply***Include all gifts and grants below. Under Source, choose from the sources listed here:**

- Relative •Employer •Community Nonprofit • State Agency • Other
- Unmarried Partner •Religious Nonprofit •Federal Agency •Local Agency

Asset Type (Cash Gift, Gift of Equity, Grant)	Deposit / Not Deposit	Source - use list above	Cash or Market Value
Gift of Cash	<input checked="" type="radio"/> Deposited <input type="radio"/> Not Deposited	Relative	\$ 5,000

Borrower Name: John A Homeowner**Additional Borrower Name:** Mary Ann Homeowner

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Section 5: Declarations.

This section asks you specific questions about the property, your funding, and your past financial history.

5a. About this Property and Your Money for this Loan

A. Will you occupy the property as your primary residence? If YES, have you had an ownership interest in another property in the last three years? If YES, complete (1) and (2) below: (1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)? (2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)	<input checked="" type="radio"/> NO <input type="radio"/> YES <input checked="" type="radio"/> NO <input type="radio"/> YES PR O
B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property	<input checked="" type="radio"/> NO <input type="radio"/> YES
C. Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application? If YES, what is the amount of this money?	<input checked="" type="radio"/> NO <input type="radio"/> YES \$ _____
D. 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing of this transaction that is not disclosed on this loan application? 2. Have you or will you be applying for any new credit (e.g., installment loan, credit card, etc.) on or before closing of this loan that is not disclosed on this application?	<input checked="" type="radio"/> NO <input type="radio"/> YES <input checked="" type="radio"/> NO <input type="radio"/> YES
E. Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., the Property Assessed Clean Energy Program)?	<input checked="" type="radio"/> NO <input type="radio"/> YES

5b. About Your Finances

F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?	<input checked="" type="radio"/> NO <input type="radio"/> YES
G. Are there any outstanding judgments against you?	<input checked="" type="radio"/> NO <input type="radio"/> YES
H. Are you currently delinquent or in default on a federal debt?	<input checked="" type="radio"/> NO <input type="radio"/> YES
I. Are you a party to a lawsuit in which you potentially have any personal financial liability?	<input checked="" type="radio"/> NO <input type="radio"/> YES
J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?	<input checked="" type="radio"/> NO <input type="radio"/> YES
K. Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due?	<input checked="" type="radio"/> NO <input type="radio"/> YES
L. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?	<input checked="" type="radio"/> NO <input type="radio"/> YES
M. Have you declared bankruptcy within the past 7 years? If YES, identify the type(s) of bankruptcy: <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13	<input checked="" type="radio"/> NO <input type="radio"/> YES

Borrower Name: John A Homeowner

Additional Borrower Name: Mary Ann Homeowner

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Section 5: Additional Borrower Declarations

This section asks you specific questions about the property, your funding, and your past financial history.

5a. About this Property and Your Money for this Loan

<p>A. Will you occupy the property as your primary residence? If YES, have you had an ownership interest in another property in the last three years? If YES, complete (1) and (2) below: (1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)? (2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES <input checked="" type="radio"/> NO <input type="radio"/> YES</p> <p>SR _____ S _____</p>
<p>B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property</p>	<p><input type="radio"/> NO <input checked="" type="radio"/> YES</p>
<p>C. Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application? If YES, what is the amount of this money?</p>	<p><input type="radio"/> NO <input checked="" type="radio"/> YES \$ _____</p>
<p>D. 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing of this transaction that is not disclosed on this loan application? 2. Have you or will you be applying for any new credit (e.g., installment loan, credit card, etc.) on or before closing of this loan that is not disclosed on this application?</p>	<p><input type="radio"/> NO <input checked="" type="radio"/> YES <input type="radio"/> NO <input checked="" type="radio"/> YES</p>
<p>E. Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., the Property Assessed Clean Energy Program)?</p>	<p><input type="radio"/> NO <input checked="" type="radio"/> YES</p>

5b. About Your Finances

<p>F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?</p>	<p><input type="radio"/> NO <input checked="" type="radio"/> YES</p>
<p>G. Are there any outstanding judgments against you?</p>	<p><input type="radio"/> NO <input checked="" type="radio"/> YES</p>
<p>H. Are you currently delinquent or in default on a federal debt?</p>	<p><input type="radio"/> NO <input checked="" type="radio"/> YES</p>
<p>I. Are you a party to a lawsuit in which you potentially have any personal financial liability?</p>	<p><input type="radio"/> NO <input checked="" type="radio"/> YES</p>
<p>J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?</p>	<p><input type="radio"/> NO <input checked="" type="radio"/> YES</p>
<p>K. Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due?</p>	<p><input type="radio"/> NO <input checked="" type="radio"/> YES</p>
<p>L. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?</p>	<p><input type="radio"/> NO <input checked="" type="radio"/> YES</p>
<p>M. Have you declared bankruptcy within the past 7 years? If YES, identify the type(s) of bankruptcy: <input checked="" type="checkbox"/> Chapter 7 <input checked="" type="checkbox"/> Chapter 11 <input checked="" type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13</p>	<p><input type="radio"/> NO <input checked="" type="radio"/> YES</p>

Borrower Name: John A Homeowner

Additional Borrower Name: Mary Ann Homeowner

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Section 6: Acknowledgments and Agreements.

This section tells you about your legal obligations when you sign this application.

Acknowledgments and Agreements

I agree to, acknowledge, and represent the following statements to:

- The Lender (this includes the Lender's agents, service providers and any of their successors and assigns); AND
- Other Loan Participants (this includes any actual or potential owners of a loan resulting from this application (the "Loan"), or acquirers of any beneficial or other interest in the Loan, any mortgage insurer, guarantor, any servicers or service providers of the Loan, and any of their successors and assigns).

By signing below, I agree to, acknowledge, and represent the following statements about:

(1) The Complete Information for this Application

- The information I have provided in this application is true, accurate, and complete as of the date I signed this application.
- If the information I submitted changes or I have new information before closing of the Loan, I must change and supplement this application or any real estate sales contract, including providing any updated/supplemented real estate sales contract.
- For purchase transactions: The terms and conditions of any real estate sales contract signed by me in connection with this application are true, accurate, and complete to the best of my knowledge and belief.

I have not entered into any other agreement, written or oral, in connection with this real estate transaction.

- The Lender and Other Loan Participants may rely on the information contained in the application before and after closing of the Loan.
- Any intentional or negligent misrepresentation of information may result in the imposition of:
 - (a) civil liability on me, including monetary damages, if a person suffers any loss because the person relied on any misrepresentation that I have made on this application, and/or
 - (b) criminal penalties on me including, but not limited to, fine or imprisonment or both under the provisions of federal law (18 U.S.C. §§ 1001 et seq.).

(2) The Property's Security

- The Loan I have applied for in this application will be secured by a mortgage or deed of trust which provides the Lender a security interest in the property described in this application.

(3) The Property's Appraisal, Value, and Condition

- Any appraisal or value of the property obtained by the Lender is for use by the Lender and Other Loan Participants.
- The Lender and Other Loan Participants have not made any representation or warranty, express or implied, to me about the property, its condition, or its value.

(4) Electronic Records and Signatures

- The Lender and Other Loan Participants may keep any paper record and/or electronic record of this application, whether or not the Loan is approved.
- If this application is created as (or converted into) an "electronic application", I consent to the use of "electronic records" and "electronic signatures" as the terms are defined in and governed by applicable federal and/or state electronic transactions laws.
- I intend to sign and have signed this application either using my:
 - (a) electronic signature; or
 - (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.
- I agree that the application, if delivered or transmitted to the Lender or Other Loan Participants as an electronic record with my electronic signature, will be as effective and enforceable as a paper application signed by me in writing.

(5) Delinquency

- The Lender and Other Loan Participants may report information about my account to credit bureaus. Late payments, missed payments, or other defaults on my account may be reflected in my credit report and will likely affect my credit score.
- If I have trouble making my payments I understand that I may contact a HUD-approved housing counseling organization to give me advice about actions I can take to meet my mortgage obligations.

(6) Use and Sharing of Information

I understand and acknowledge that the Lender and Other Loan Participants can obtain, use, and share the loan application, a consumer credit report, and related documentation for purposes permitted by applicable laws.

Borrower Signature _____

Date (mm/dd/yyyy) _____

Additional Borrower Signature _____

Date (mm/dd/yyyy) _____

Borrower Name: John A Homeowner

Additional Borrower Name: Mary Ann Homeowner

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Section 7: Demographic Information.

This section asks about your ethnicity, sex, and race.

Demographic Information of Additional Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so.

The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application.

Instructions: You may select one or more "Hispanic or Latino" origins and one or more designations for "Race." If you do not wish to provide some or all of this information, select the applicable check box.

Ethnicity

Hispanic or Latino

Mexican Puerto Rican Cuban

Other Hispanic or Latino

Enter origin: _____

Examples: Argentinean, Colombian, Dominican, Nicaraguan,

Salvadoran, Spaniard, etc.

Not Hispanic or Latino

I do not wish to provide this information

Sex

Female

Male

I do not wish to provide this information

Race

American Indian or Alaska Native

Enter name of enrolled or principal tribe: _____

Asian

Asian Indian Chinese Filipino

Japanese Korean Vietnamese

Other Asian

Enter Race: _____

Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.

Black or African American

Native Hawaiian or Other Pacific Islander

Native Hawaiian Guamanian or Chamorro Samoan

Other Pacific Islander

Enter Race: _____

Examples: Fijian, Tongan, etc.

White

I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

Was the ethnicity of the Borrower collected on the basis of visual observation or surname? NO YES

Was the sex of the Borrower collected on the basis of visual observation or surname? NO YES

Was the race of the Borrower collected on the basis of visual observation or surname? NO YES

The Demographic Information was provided through:

Face-to-Face Interview (includes Electronic Media w/ Video Component) Telephone Interview Fax or Mail Email or Internet

Borrower Name: John A Homeowner

Additional Borrower Name: Mary Ann Homeowner

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Section 7: Additional Borrower Demographic Information.

This section asks about your ethnicity, sex, and race.

Demographic Information of Additional Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so.

The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application.

Instructions: You may select one or more "Hispanic or Latino" origins and one or more designations for "Race." If you do not wish to provide some or all of this information, select the applicable check box.

Ethnicity

Hispanic or Latino

Mexican Puerto Rican Cuban

Other Hispanic or Latino

Enter origin: Nicaraguan

Examples: *Argentinean, Colombian, Dominican, Nicaraguan,*

Salvadoran, Spaniard, etc.

Not Hispanic or Latino

I do not wish to provide this information

Sex

Female

Male

I do not wish to provide this information

Race

American Indian or Alaska Native

Enter name of enrolled or principal tribe: _____

Asian

Asian Indian

Chinese

Filipino

Japanese

Korean

Vietnamese

Other Asian

Enter Race: _____

Examples: *Hmong, Laotian, Thai, Pakistani, Cambodian, etc.*

Black or African American

Native Hawaiian or Other Pacific Islander

Native Hawaiian

Guamanian or Chamorro

Samoan

Other Pacific Islander

Enter Race: _____

Examples: *Fijian, Tongan, etc.*

White

I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

Was the ethnicity of the Borrower collected on the basis of visual observation or surname? NO YES

Was the sex of the Borrower collected on the basis of visual observation or surname? NO YES

Was the race of the Borrower collected on the basis of visual observation or surname? NO YES

The Demographic Information was provided through:

Face-to-Face Interview (includes Electronic Media w/ Video Component) Telephone Interview Fax or Mail Email or Internet

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Additional Borrower Name: Mary Ann Homeowner

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Section 8: Loan Originator Information.

Loan Originator Information

Loan Originator Organization Name _____

Address _____

Loan Originator Organization NMLSR ID# _____ State License ID# _____

Loan Originator Name _____

Loan Originator NMLSR ID# _____ State License ID# _____

Email _____ Phone _____

Signature _____ Date(mm/dd/yyyy) _____

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Uniform Residential Loan Application - Lender Loan Information

This section is completed by your Lender.

L1. Property and Loan Information

Community Property State

- At least one borrower lives in a community property state.
 The property is in a community property state.

Transaction Detail

- Conversion of Contract for Deed or Land Contract
 Renovation
 Construction-Conversion/Construction-to-Permanent
 Single-Closing Two-Closing

Construction/Improvement Costs \$ _____

Lot Acquired Date ____/____/____ (mm/yyyy)

Original Cost of Lot _____

Refinance Type

- No Cash Out
 Limited Cash Out
 Cash Out

Refinance Program

- Full Documentation
 Interest Rate Reduction
 Streamlined without Appraisal
 Other _____

Energy Improvement

- Mortgage loan will finance energy-related improvements.
 Property is currently subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through property taxes (e.g., the Property Assessed Clean Energy program)

Project Type Condominium Cooperative Planned Unit Development (PUD) Property is not located in a project

L2. Title Information

Title to the Property **Will** be Held in What Name(s):

For Refinance: Title to the Property is **Currently** Held in What Name(s):

Estate Will be Held in

- Fee Simple
 Leasehold: *Expiration Date* ____/____/____ (mm/yyyy)

Manner in Which Title Will be Held

- Sole Ownership Joint Tenancy with Right of Survivorship
 Life Estate Tenancy by the Entirety
 Tenancy in Common Other

Trust Information

- Title Will be Held by an *Inter Vivos* (Living) Trust
 Title Will be Held by a Land Trust

Indian Country Land Tenure

- Fee Simple (On a Reservation)
 Individual Trust Land (Allotted/Restricted)
 Tribal Trust Land (On a Reservation)
 Tribal Trust Land (Off Reservation)
 Alaska Native Corporation Land

L3. Mortgage Loan Information

Mortgage Type Applied For

- Conventional USDA-RD
 FHA VA Other: _____

Terms of Loan

Note Rate _____ %
 Loan Term 360 (months)

Mortgage Lien Type

- First Lien
 Subordinate Lien

Amortization Type

- Fixed Rate Other (*explain*): _____
 Adjustable Rate

If Adjustable Rate:

Initial Period Prior to First Adjustment _____ (months)
 Subsequent Adjustment Period _____ (months)

Loan Features

- Balloon / Balloon Term 180 (months)
 Interest Only / Interest Only Term _____ (months)
 Negative Amortization
 Prepayment Penalty / Prepayment Penalty Term _____ (months)
 Temporary Interest Rate Buydown / Initial Buydown Rate _____ %
 Other (*explain*): _____

Proposed Monthly Payment for Property

First Mortgage (P & I)	\$583.33
Subordinate Lien(s) (P & I)	_____
Homeowner's Insurance	_____
Supplemental Property Insurance	_____
Property Taxes	_____
Mortgage Insurance	_____
Association/Project Dues (Condo, Co-Op, PUD)	_____
Other	_____
TOTAL	\$583.33

Borrower Name: John A Homeowner & Mary Ann Homeowner

Uniform Residential Loan Application -- Lender Loan Information

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L4. Qualifying the Borrower – Minimum Required Funds or Cash Back

DUE FROM BORROWER(S)	
A. Sales Contract Price	
B. Improvements, Renovations, and Repairs	
C. Land (if acquired separately)	
D. For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction (See Table 3a. Property You Own)	
E. Credit Cards and Other Debts Paid Off (See Table 2c. Liabilities — Credit Cards, Other Debts, and Leases that You Owe)	\$2,500.00
F. Borrower Closing Costs (including Prepaid and Initial Escrow Payments)	\$454.00
G. Discount Points	
H. TOTAL DUE FROM BORROWER(s) (Total of A thru G)	\$2,954.00
TOTAL MORTGAGE LOANS	
I. Loan Amount Loan Amount Excluding Financed Mortgage Insurance (or Mortgage Insurance Equivalent) \$ <u>\$210,000.00</u> Financed Mortgage Insurance (or Mortgage Insurance Equivalent) Amount \$ _____	\$210,000.00
J. Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing (See Table 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing)	\$2,500.00
K. TOTAL MORTGAGE LOANS (Total of I and J)	\$212,500.00
TOTAL CREDITS	
L. Seller Credits	
M. Other Credits	
N. TOTAL CREDITS (Total of L and M)	
CALCULATION	
TOTAL DUE FROM BORROWER(s) (Line H)	\$2,954.00
LESS TOTAL MORTGAGE LOANS (Line K) AND TOTAL CREDITS (Line N)	-\$212,500.00
Cash From/To the Borrower (Line H minus Line K and Line N) NOTE: This amount does not include reserves or other funds that may be required by the Lender to be verified.	-\$209,546.00

Borrower Name: John A Homeowner & Mary Ann Homeowner

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L5. Homeownership Education and Housing Counseling

Housing counseling and homeownership education programs are offered by independent third parties to help the Borrower understand the rights and responsibilities of homeownership. A list of HUD-approved housing counseling agencies can be found at: www.hud.gov or www.consumerfinance.gov.

Has the Borrower(s) completed homeownership education (group or web-based classes) within the last 12 months? NO YES

If YES: (1) **What format was it in:** (*Check the most recent*) Attended Workshop in Person Completed Web-Based Workshop

(2) **Who provided it:**

If a HUD-approved agency, provide Housing Counseling Agency ID # _____

If not a HUD-approved agency, or unsure of HUD approval,
provide name of Housing Counseling Agency _____

(3) **Date of Completion** ____/____/____ *mm/yyyy* **Borrower Name** _____

Has the Borrower(s) completed housing counseling (customized counselor-to-client services) within the last 12 months? NO YES

If YES: (1) **What format was it in:** (*Check the most recent*) Attended Workshop in Person Completed Web-Based Workshop

(2) **Who provided it:**

If a HUD-approved agency, provide Housing Counseling Agency ID # _____

If not a HUD-approved agency, or unsure of HUD approval,
provide name of Housing Counseling Agency _____

(3) **Date of Completion** ____/____/____ *mm/yyyy* **Borrower Name** _____

Has the Borrower(s) completed homeownership education (group or web-based classes) within the last 12 months? NO YES

If YES: (1) **What format was it in:** (*Check the most recent*) Attended Workshop in Person Completed Web-Based Workshop

(2) **Who provided it:**

If a HUD-approved agency, provide Housing Counseling Agency ID # _____

If not a HUD-approved agency, or unsure of HUD approval,
provide name of Housing Counseling Agency _____

(3) **Date of Completion** ____/____/____ *mm/yyyy* **Borrower Name** _____

Has the Borrower(s) completed housing counseling (customized counselor-to-client services) within the last 12 months? NO YES

If YES: (1) **What format was it in:** (*Check the most recent*) Attended Workshop in Person Completed Web-Based Workshop

(2) **Who provided it:**

If a HUD-approved agency, provide Housing Counseling Agency ID # _____

If not a HUD-approved agency, or unsure of HUD approval,
provide name of Housing Counseling Agency _____

(3) **Date of Completion** ____/____/____ *mm/yyyy* **Borrower Name** _____

Borrower Name: John A Homeowner & Mary Ann Homeowner

Uniform Residential Loan Application -- Lender Loan Information

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To be completed by the **Lender**:

Lender Loan No./Universal Loan Identifier _____ Agency Case No. _____

Uniform Residential Loan Application - Unmarried Addendum

For Borrower Selecting the Unmarried Status

Lenders Instructions for Using the Unmarried Addendum

The Lender may use the Unmarried Addendum only when a Borrower selected "Unmarried" in Section 1 and the information collected is necessary to determine how State property laws directly or indirectly affecting creditworthiness apply, including ensuring clear title.

For example, the Lender may use the Unmarried Addendum when the Borrower resides in a State that recognizes civil unions, domestic partnerships, or registered reciprocal beneficiary relationships or when the property is located in such a State. "State" means any state, the District of Columbia, the Commonwealth of Puerto Rico, or any territory or possession of the United States.

If you selected "**Unmarried**" in Section 1, is there a person who is not your legal spouse but who currently has real property rights similar to those of a legal spouse? NO YES

If **YES**, indicate the type of relationship and the State in which the relationship was formed. For example, if you are in a civil union, domestic partnership, or registered reciprocal beneficiary relationship recognized by the State in which you currently reside or where the property is located.

Civil Union Domestic Partnership Registered Reciprocal Beneficiary Relationship Other (explain) _____

State: _____

Borrower Name: John A Homeowner

Uniform Residential Loan Application -- Unmarried Addendum

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