Form 12

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, 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-Borrov | | IORTGAGI | E AND | TEDA | IS OF LO | A NI | | | | | | |
|---|------------------------|------------------------------|--|---------------|-------------|--------------------------------|---|-------------------|-------------------------------------|-----------|--------------------------------|---------|-----------|------------|-----------|---------------------------|
| Mortgage Applied for: | □ VA □ FHA | □US | nventional DA/Rural using Servic | | Other (expl | | LAND | _ | Agency Case Number Lender Case Numb | | | | | ber | | |
| Amount \$ | | Interest Rate | % | No. of M | onths | Amortizati | ion Typ | | □ Fixed Ra □ GPM | te | ☐ Other (explain ☐ ARM (type): | | | | | |
| | | | | II. PROP | ERTY IN | FORMAT | ION A | ND PU | RPOSE O | F LO | AN | | | | | |
| Subject Property | y Address (street, c | ity, state & ZIP) | | | | | | | | | | | | | | No. of Units |
| Legal Description | on of Subject Prope | erty (attach desc | ription if nec | cessary) | | | | | | | | | | | | Year Built |
| Purpose of Loan | □ Purchase □ Refinance | □ Construct | | Other (ent | explain): | | | | perty will be Primary Res | | □ Seco | ndary l | Residence | ; | | Investment |
| Complete this li | ne if construction | or construction | -permanent | loan. | | | | ı | | | | | | | | |
| Year Lot Acquired | Original Cost | | ī | Existing Lie | ns | (a) Present V | alue of | Lot | | (b) | Cost of Improven | nents | | Total (a | + b) | |
| | \$ | | \$ | | | \$ | | | | \$ | | | | \$ | | |
| Complete this li | ne if this is a refin | ance loan. | 1 | | | | | | | | | | L | | | |
| Year Acquired | Original Cost | | Amount I | Existing Lie | ns | Purpose of | Refinanc | ce | | Desci | ribe Improvement | cs | □ r | nade | □ to | be made |
| | \$ | | \$ | | | | | | | Cost: | \$ | | | | | |
| Title will be held | d in what Name(s) | | | | | | | | Manner i | in which | h Title will be hel | d | | | Estate | will be held in: |
| | | | | | | | | | | | | | | | □ Lea | e Simple asehold (show |
| Source of Down | Payment, Settleme | ent Charges, and | l/or Subordii | nate Financi | ng (explair | 1) | | | | | | | | | exp | iration date) |
| | Borrow | er | | | III. B | BORROWE | R INF | ORMA | TION | | | | Co-B | orrowei | • | |
| Borrower's Nam | ne (include Jr. or Si | : if applicable) | | | | | Co-Bo | orrower's | Name (incl | lude Jr. | or Sr. if applicab | le) | | | | |
| Social Security 1 | | Home Phone (incl. area code) | | OB (mm/dd/ | ууууу) | Yrs. School | Social | Security | Number | | Home Phone (incl. area code) |) | DOB (| mm/dd/y | ууу) | Yrs. School |
| ☐ Married ☐ Separated | ☐ Unmarried (incl | | Dependents | (not listed | by Co-Bor | rower) | □ Ma | arried parated | ☐ Unmarri | , | lude l, widowed) | Dep | endents (| not listed | by Born | rower) |
| □ Separated | single, divolced | i, widowed) | no. | | ages | | L 30 | parateu | siligie, u | iivoicec | i, widowed) | no. | | | ages | |
| Present Address (street, city, state, ZIP) ☐ Own ☐ RentNo. Yrs. | | | | | | | Present Address (street, city, state, ZIP) □ Own □ RentNo. Yrs. | | | | | | | | | |
| Mailing Address | s, if different from | Present Address | | | | | Mailir | ng Addre | ss, if differe | ent from | Present Address | | | | | |
| If residing at pro | esent address for l | ess than two yea | ırs, complete | the follow | ing: | | | | | | | | | | | |
| Former Address | (street, city, state, | ZIP) | □ Own | n □ Re | ntNo. | . Yrs. | Forme | r Addre | ss (street, cit | ty, state | , ZIP) | □ Ow | n 🗆 I | Rent | No. Yr | S. |
| | Borro | wer | | | IV. | . EMPLOY | MENT | INFO | RMATIO | N | | | Co- | Borrow | er | |
| Name & Addres | s of Employer | | □ Self E | mployed | Yrs. on th | is job | | Name & | Address of | Emplo | yer I | □ Self | Employed | d Yrs. | on this | job |
| | | | | | | oyed in this ork/profession | | | | | | | | | | ed in this /profession |
| Position/Title/Ty | ype of Business | Busines | ss Phone (inc | cl. area code | e) | | | Position | /Title/Type | of Busi | ness | | Business | Phone (i | ncl. area | a code) |

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 Emplo | Borrower yer | □ Self | Employed | | from – to) | | ORMATION (cont's & Address of Employer | | □ Self | Co-Borr Employed | Ower Dates (from – to) |
|--|------------------------|--------------|--------------|--------------------------|--|---------|---|--------------------------------------|------------------|---|-----------------------------|
| | | | | M4l-1 | | | | | | | Manthly Income |
| | | | | Monthi | y Income | | | | | | Monthly Income |
| Position/Title/Type of Busi | necc | | Business F | \$ Phone | | Positi | on/Title/Type of Busines | e e | | Business l | S Shone |
| Toshlon Thie, Type of Busi | iness | | (incl. area | | | 1 0311 | Title Type of Busines | | | (incl. area | |
| Name & Address of Employer ☐ Self Employed | | | | Dates (| from – to) | Name | & Address of Employer | | □ Self | Employed | Dates (from – to) |
| | | | | Monthl \$ | y Income | | | | | | Monthly Income |
| Position/Title/Type of Busi | ness | | Business F | - | | Positio | on/Title/Type of Busines | SS | | Business l | Ψ |
| | | | (incl. area | code) | | | | | | (incl. area | code) |
| | | V. MONT | HLY INC | OME A | ND COMBINE | D HO | USING EXPENSE I | NFORMATI | ON | | |
| Gross Monthly Income | Borrower | | Co-Borrow | er | Total | | Combined Mo Housing Exp | | Prese | ent | Proposed |
| Base Empl. Income* | \$ | \$ | | - | \$ | | Rent | | \$ | | |
| Overtime | | | | | | | First Mortgage (P&I) | | | | \$ |
| Bonuses | | | | | | | Other Financing (P&I |) | | | |
| Commissions | | | | | | | Hazard Insurance | | | | |
| Dividends/Interest | | | | | | | Real Estate Taxes | | | | |
| Net Rental Income | | | | | | | Mortgage Insurance | | | | |
| Other (before completing, | | | | | | | Homeowner Assn. Du | es | | | |
| see the notice in "describe other income," below) | | | | | | | Other: | | | | |
| Total | \$ | \$ | | | \$ | | Total | | \$ | | \$ |
| B/C | | | | | ne Borrower (B) of repaying this loan | | orrower (C) does not c | hoose to have i | t considered | | |
| | | | | | | | | | | | |
| | | | | v | I. ASSETS AN | D LIA | BILITIES | | | | |
| | ly presented on a con | mbined basis | ; otherwise, | ed jointly separate S | by both married a Statements and Sch | nd unma | arried Co-Borrowers if t | | was complete | d about a no | n-applicant spouse or other |
| ASSETS | 3 | | ash or | Lia | bilities and Pledg | ed Asse | ts. List the creditor's na | ne, address, and | d account numb | per for all ou | tstanding debts, including |
| Description | | Marl | ket Value | | | | | | | | |
| Cash deposit toward purchase held by: | | \$ | | | on refinancing of th | | | nuomeres, wind | on will be suits | nea upon se | ile of fear estate owned of |
| List checking and savings | accounts below | | | | LIA | BILIT | ES | Monthly Payment & Months Left to Pay | | | Unpaid Balance |
| Name and address of Bank | , S&L, or Credit Uni | on | | Naı | ne and address of | y | \$ Payment/Mo | | 5 | Monthly Income \$ sess Phone area code) Proposed \$ Monthly Amount \$ Would be a second of the statement annon-applicant spouse or othe statement annon-applicant spouse or other statement annotation and statement annotation and statement annotation and statement and statement annotation and statement and stateme | |
| | | | | | | | | | | | |
| Acct. no. | \$ | | | Acc | et. no. | | | | | | |
| Name and address of Bank | , S&L, or Credit Unio | on | | Nai | me and address of | Compan | у | \$ Payment/Mo | onths | S | S |
| Acct. no. | \$ | | | Acc | et. no. | | | | | | |
| Name and address of Bank | , S&L, or Credit Unio | on | | Nai | me and address of | Compan | у | \$ Payment/Mo | onths | S | |
| | | | | | | | | | | | |
| Acct. no. | \$ | | | Acc | et. no. | | | | | | |

| Name and address of Bank, S&L, or Credit Union | | | | Name and addre | Name and address of Company | | | | | | \$ | | |
|---|------------|-----------|---|--|--|---------------|-------------------|----------------|-------------------------|-------------------|---|-------------|--|
| Acct. no. | \$ | | | Acct. no. | | | | | | | | | |
| Stocks & Bonds (Company name/ number & description) | | | | | Name and address of Company | | | | | \$ Payment/Months | | | |
| | | | | Acct. no. | | | | | | | | | |
| Life insurance net cash value | \$ | | | Name and addre | ss of Co | mpany | | \$ Pa | ayment/Months | | \$ | | |
| Face amount: \$ | | | | | | | | | | | | | |
| Subtotal Liquid Assets \$ | | | | | | | | | | | | | |
| Real estate owned (enter market value from schedule of real estate owned) | \$ | | | | | | | | | | | | |
| Vested interest in retirement fund Net worth of business(es) owned | \$ | | | | | | | | | | | | |
| (attach financial statement) | \$ | | | Acct. no. | | | | | | | | | |
| Automobiles owned (make and year) | | | | | Alimony/Child Support/Separate Maintenance Payments Owed to: | | | | | | | | |
| Other Assets (itemize) | \$ | | | Job-Related Expense (child care, union dues, etc.) | | | | | | | 1 | | |
| | | | | • | ,, | | | | | \$ | | | |
| | | | | | | | | | | | | | |
| | | | | Total Monthly | Payment | ts | | \$ | | | | | |
| Total Assets a. S | | | Net Worth (a minus b) | | | | | | Total Liabilities b. \$ | | | | |
| Schedule of Real Estate Owned (If additi | onal prope | rties are | e 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 Amount Gross Market Value & Liens Rental Inco | | | | | Mortgage Maint | | | rance, enance, & Misc. Net Rental Income | | |
| | | | | \$ | \$ | | \$ | | \$ | \$ | | \$ | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | Totals | \$ | • | \$ \$ | | \$ | | \$ | | \$ | |
| List any additional names under which | credit has | previou | | eceived and indicate appropriate creditor name(s) and ac | | | | | | J. | | J J | |
| Alternate Name | | | | Creditor Name | | | | | Account Number | | | | |
| | | | | | | | | | | | | | |
| VIV. DET I VI G OF TO | NIC L CONT | 037 | | | | | | | A D A DVONG | | | | |
| a. Purchase price | | ON § | | If you answer "Yes" | ' to any o | nuestions a t | | ECL | ARATIONS | Borrow | or | Co-Borrower | |
| p | | * | | | please use continuation sheet for explanation. | | | | | | lo | Yes No | |
| b. Alterations, improvements, repairs | | | | a. Are there any outs | standing j | judgments ag | ainst you? | | | |] | | |
| c. Land (if acquired separately) | | | | b. Have you been de | eclared ba | ankrupt withi | n the past 7 year | rs? | | | - | | |
| d. Refinance (incl. debts to be paid off | | | | c. Have you had pro- or deed in lieu the | | | | | | | ם ו | | |
| e. Estimated prepaid items | | | | d. Are you a party to | | | | | | | ם ו | | |
| f. Estimated closing costs | | | | e. Have you directly loan which resulte | | | | | | | ם | | |
| g. PMI, MIP, Funding Fee | | | | in lieu of foreclos | ure, or ju | idgment? | | - | D. 1 . | | | | |
| h. Discount (if Borrower will pay) | | | | (This would include improvement loans, | education | nal loans, ma | nufactured (mo | bile) | home 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. DEC | LARATIONS | | | | |
|---|---|---|--|---|--|---|--|
| j. Subordinate financing | If you answer "Yes" to an | | | Borro | ower | Co-Bor | rower |
| | please use continuation sl | neet for explanation. | | Yes | No | Yes | No |
| k. Borrower's closing costs paid by Seller | other loan, mortgage, fi | quent or in default on any Federal d nancial obligation, bond, or loan gu s described in the preceding questio | iarantee? | | | | |
| l. Other Credits (explain) | g. Are you obligated to pa separate maintenance? | y alimony, child support, or | | | | | |
| | h. Is any part of the down | payment borrowed? | | | | | |
| m. Loan amount (exclude PMI, MIP, Funding Fee financed) | i. Are you a co-maker or e | ndorser on a note? | | | | | |
| | j. Are you a U.S. citizen? | | | | | | |
| n. PMI, MIP, Funding Fee financed | k. Are you a permanent res | ident alien? | | | | | |
| | l. Do you intend to occup If "Yes," complete questio | y the property as your primary re n m below. | esidence? | | | | |
| o. Loan amount (add m & n) | m. Have you had an own | ership interest in a property in the la | ast three years? | | | | |
| p. Cash from/to Borrower (subtract j, k, l & o from i) | second home (SF (2) How did you hold | (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)? | | | | | |
| should change prior to closing of the Loan; (8) in the event that remedies that it may have relating to such delinquency, report my account may be transferred with such notice as may be required express or implied, to me regarding the property or the condition those terms are defined in applicable federal and/or state laws (ex effective, enforceable and valid as if a paper version of this applicable obtain any information or data relating to the Loan, for any legitim | name and account information to or by law; (10) neither Lender nor its or value of the property; and (11) a cluding audio and video recordings ation were delivered containing my as that any owner of the Loan, its ser | ne or more consumer reporting agers agents, brokers, insurers, servicers my transmission of this application b), or my facsimile transmission of to original written signature. | ncies; (9) ownership of the s, successors or assigns he as an "electronic record" this application containing y verify or reverify any inf | ne Loan a nas made contain g a facsi | and/or adm e any repre ning my "el imile of my on containe | inistration of sentation or ectronic sign signature, sentation of the control of | of the Loan warranty, nature," as shall be as |
| Borrower's Signature | Date | Co-Borrower's Signature | | | Date | | |
| X | Date | X | | | Date | | |
| X. INFO The following information is requested by the Federal Governmen home mortgage disclosure laws. You are not required to furnish t or on whether you choose to furnish it. If you furnish the informa sex, under Federal regulations, this lender is required to note the i information, please check the box below. (Lender must review the particular type of loan applied for.) | his information, but are encouraged tion, please provide both ethnicity a nformation on the basis of visual of | o a dwelling in order to monitor the to do so. The law provides that a l and race. For race, you may check no pservation and surname if you have | lender's compliance with of lender may not discriminal more than one designation made this application in p | ate eithen | er on the base a do not fur If you do | sis of this in mish ethnicit not wish to t | formation, ty, race, or furnish the |
| BORROWER \square I do not wish to furnish this information | | CO-BORROWER I do no | | | ı | | |
| Ethnicity: Hispanic or Latino Not Hispanic or Latino | Ethnicity: Hispanic or Latino | | | Ai- | | | |
| Race: American Indian or Asian Black or Afr. Alaska Native Native Hawaiian or White | ican American | Race: American Indian o Alaska Native Native Hawaiian o Other Pagific Islan | or | of Airic | can Americ | ın | |
| Other Pacific Islander Sex: | | Other Pacific Islan Sex: | | | | | |
| To be Completed by Interviewer This application was taken by: Face-to-face interview Mail | Interviewer's Name (print or ty | pe) | Name and Address of Ir | nterview | ver's Emplo | yer | |
| ☐ Telephone ☐ Internet | Interviewer's Signature | Date | | | | | |
| | Interviewer's Phone Number (in | ıcl. area code) | | | | | |

| | CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATIO | on . |
|---|--|---------------------|
| 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: |
| | | |
| | | |
| | | |

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 | |