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 Lender Case Number Agency Case Number Mortgage \Box VA ☐ Conventional Other (explain): Applied for: USDA/Rural FHA Housing Service Interest Rate Amount No. of Months Other (explain): Amortization Type: Fixed Rate \$ % ☐ GPM ARM (type): **II. PROPERTY INFORMATION AND PURPOSE OF LOAN** Subject Property Address (street, city, state, & ZIP) No. of Units Legal Description of Subject Property (attach description if necessary) Year Built Purpose of Loan Property will be: Purchase ☐ Construction Other (explain): Primary Residence Secondary Residence Investment Refinance Construction-Permanent 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. Amount Existing Liens Purpose of Refinance Describe Improvements Year **Original Cost** made to be made Acquired Cost: \$ Title will be held in what Name(s) Manner in which Title will be held Estate will be held in: Fee Simple Leasehold (show Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) expiration date) III. BORROWER INFORMATION **Borrower** Co-Borrower Borrower's Name (include Jr. or Sr. if applicable) Co-Borrower's Name (include Jr. or Sr. if applicable) DOB (mm/dd/yyyy) Yrs. School Social Security Number Home Phone (incl. area code) DOB (mm/dd/yyyy) Yrs. School Social Security Number Home Phone (incl. area code) (not listed by Co-Borrower) (not listed by Borrower) Dependents Dependents Married (includes registered domestic partners) Married (includes registered domestic partners) Unmarried (includes single, divorced, widowed) Unmarried (includes single, divorced, widowed) No No. Separated Ages Separated Ages Present Address (street, city, state, ZIP/ country) Present Address (street, city, state, ZIP/ country)]Own ☐ Rent No. Yrs. 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) No. Yrs. Former Address (street, city, state, ZIP) Own Rent No. Yrs. Former Address (street, city, state, ZIP) Own Rent No. Yrs. Former Address (street, city, state, ZIP) Own Rent No. Yrs. Freddie Mac Form 65 6/09 Fannie Mae Form 1003 6/09 Borrower Calyx Form - Loanapp1.frm (11/09)

Co-Borrower

Borrower			IV. EMPLOYMENT INFORMATION Co-Borrower							
Name & Address of Employer Self Employed			Yrs. on this job		Name & Address of Employer		Self Employed		Yrs. on this job	
			Yrs. employ line of work	/ed in this /profession					Yrs. employed in this line of work/profession	
Position/Title/Type of Bu	usiness	Business I	 Phone (incl. a	rea code)	Position/Ti	tle/Type of Business		Business I	Phone (incl. area code)	
If employed in current	t position for less th	an two vea	rs or if curre	ently emplo	ved in more	e than one position, co	mplete th	e following	<u>ı:</u>	
Name & Address of Em		imployed	Dates (from			ddress of Employer		Employed	Dates (from-to)	
	projet Gen L	imployed	,					Employed		
			Monthly Inc						Monthly Income \$	
Position/Title/Type of Bu	usiness	Business I	Phone (incl. a	rea code)	Position/Ti	tle/Type of Business		Business I	Phone (incl. area code)	
Name & Address of Em	ployer Self E	mployed	Dates (from	ı-to)	Name & A	ddress of Employer	Self	Employed	Dates (from-to)	
			Monthly Inc	ome					Monthly Income \$	
Position/Title/Type of Bu	usiness	Business I	Phone (incl. a	rea code)	Position/Ti	tle/Type of Business		Business I	Phone (incl. area code)	
Name & Address of Em	ployer Self E	Employed	Dates (from	ı-to)	Name & A	ddress of Employer	Self	Employed	Dates (from-to)	
			Monthly Inc	ome	-				Monthly Income \$	
Position/Title/Type of Bu	usiness	Business I	Phone (incl. a	irea code)	Position/Ti	tle/Type of Business		Business I	Phone (incl. area code)	
Name & Address of Em	ployer Self E	mployed	Dates (from	ı-to)	Name & A	ddress of Employer	Self	Employed	Dates (from-to)	
			Monthly Inc						Monthly Income \$	
Position/Title/Type of Bu	usiness	Business I	Phone (incl. a	irea code)	Position/Ti	tle/Type of Business		Business I	Phone (incl. area code)	
	V. MON	HLY INCO	ME AND COI	MBINED HO	USING EXF	PENSE INFORMATION				
Gross						Combined Monthly				
Monthly Income	Borrower		orrower		otal	Housing Expense		esent	Proposed	
Base Empl. Income*	\$	\$		\$		Rent	\$		•	
Overtime						First Mortgage (P&I)			\$	
Bonuses		+				Other Financing (P&I)				
Commissions Dividende/Interest		+				Hazard Insurance				
Dividends/Interest Net Rental Income		+				Real Estate Taxes				
Other (before completing,		+				Mortgage Insurance Homeowner Assn. Dues				
see the notice in "describe other income," below)		+				Other:				
Total	\$	\$		\$		Total	\$		\$	
			rovide additi		entation sur	ch as tax returns and fina		tements	<u> 1 ^Ψ </u>	
Describe Other Income	Notice: Alimo	ony, child s	upport, or se	parate main	tenance inc	ome need not be revealed have it considered for re	d if the			
B/C									Monthly Amount	
									\$	
									*	
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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 joine
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

ASSETS		Cash	or					Li ed Prof	Compl			Not Join
Description Cash deposit toward purchase held by:	\$		Value		Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstandin 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.							
,	_			satisfied upo	эмпеа от ароп тег	Monthly Pa	yment &		Unpaid Balance			
List checking and savings accounts	belov	w			Name and a	address of Co	mpany		\$ Payment/		\$	
Name and address of Bank, S&L, or C	redit Ui	nion										
					Acct. no.	address of Co	mnany		\$ Payment/	Months	\$	
Acct. no. Name and address of Bank, S&L, or C	\$ redit U	nion			Traine and e	.da.000 01 00	mpany		T dymone	.vionano		
					Acct. no.	address of Co	mpany		\$ Payment/	Months	\$	
Acct. no.	\$				Traine and e				ψ · aye		*	
Name and address of Bank, S&L, or C	redit Ui	nion			Anat no							
					Acct. no. Name and a	address of Co	mpany		\$ Payment/	Months	\$	
Acct. no.	\$. ,					
Stocks & Bonds (Company name/number description)	ids (Company \$											
					Acct. no.	alduana at Ca			C Daymant/	Mantha	Φ.	
					iname and a	address of Co	mpany		\$ Payment/	wonths	\$	
_ife insurance net cash value	\$											
Face amount: \$												
Subtotal Liquid Assets	\$			Acct. no.								
Real estate owned (enter market value from schedule of real estate owned)				Name and address of Company				\$ Payment/	Months	\$		
Vested interest in retirement fund	\$											
Net worth of business(es) owned (attach financial statement)	\$			Acct. no.			\dashv					
Automobiles owned (make and year)	\$			Alimony/Child Support/Separate Maintenance Payments Owed to:			\$					
Other Assets (itemize)		\$		Job-Related	e, union dues, etc	c.) \$	\$					
					Total Monti	hly Paymen	·e		\$		1	
					Net Worth	=>	\$		Total Liabi	litios b	 s	
Total Assets a.	\$				(a minus b)	-	T _a		TOTAL FIADI	iiiles D.	L*	
Schedule of Real Estate Owned (if add Property Address (enter S if sold, PS it sale or R if rental being held for income	pendi		Type of Property		d, use continu Present Market Value	uation sheet) Amoun Mortgages		Gross Rental Income	Mortgage Payments	Insura Mainter Taxes 8	nance,	Net Rental Incom
, and the second	,		1 - 7	\$		\$		\$	\$	\$		\$
				Ť				<u> </u>				
							_				_	
			Totals	\$		\$		\$	\$	\$		\$
List any additional names under which Alternate Name	n credi	it has p	previously		en received a reditor Name	nd indicate a	appropr	iate creditor nam		nt numbe account No		
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VII. D	ETAILS OF TRANSACTI	ION	VIII. DECLARATIONS							
a. Purchase pric	e	\$		Yes" to any question			Borrowe	Со-Во	orrower	
b. Alterations, in	nprovements, repairs		please use continuation sheet for explanation. a. Are there any outstanding judgments against you?				Yes No	Yes	No	
c. Land (if acqui	red separately)		,	0, 0	,			ᆲ		
d. Refinance (in	cl. debts to be paid off)		•	•	vithin the past 7 years? Ipon or given title or deed in lieu thereo			ᆲ岩		
e. Estimated pre	epaid items		in the last 7 y		apon or given title or deed	iii iieu tiieieoi			Ш	
f. Estimated clo	sing costs		d. Are you a par	ty to a lawsuit?						
g. PMI, MIP, Fu	nding Fee				en obligated on any loan whi					
h. Discount (if B	orrower will pay)		,		of foreclosure, or judgment mortgage loans, SBA loans, hon					
i. Total costs (a	dd items a through h)		loans, educational	loans, manufactured ((mobile) home loans, any moi	rtgage, financial				
j. Subordinate f	inancing		address of Lender,	FHA or VA case number	es," provide details, including d er, if any, and reasons for the ad	ate, name, and ction.)				
k. Borrower's clo	osing costs paid by Seller				default on any Federal deb					
I. Other Credits	(explain)			ge, financial obligatio etails as described in th	,					
			g. Are you oblig		Jп					
			h. Is any part of		ПF	JH	П			
			i. Are you a co-		ΠЕ	JĦ	Ħ			
			j. Are you a U.	S citizen?						
				manent resident alie	an?		$H \vdash$	ᆲ岩		
					operty as your primary re	sidence?	HF	JH	H	
m. I oan amount	(exclude PMI, MIP,		If "Yes," comple			_				
Funding Fee			m. Have you had	d an ownership intere	est in a property in the last the	ree years?				
n. PMI, MIP, Fu	nding Fee financed			(1) What type of property did you own-principal residence (PR)						
o. Loan amount	(add m & n)			ome (SH), or investm				_	—	
p. Cash from/to o from i)	Borrower (subtract j, k, I &				ome-solely by yourself (S), or jointly with another persor	n (O)?				
O HOITH)		IX VCKNO	WI EDGEMEN	T AND AGREEN	AENT .					
Code, Sec. 1001, er property will not be property will not be property will be occ or not the loan is at I am obligated to a Loan; (8) in the even have relating to suc account may be traition or warranty, eximy "electronic sign containing a facsimic Acknowledgement contained in this a or a consumer rep Right to Receive appraisal report. 1 after Creditor notification in the proper sign of the propersion of	Copy of Appraisal I/We have to obtain a copy, I/we must sees me/us about the action take copy of the appraisal report, cature	ursuant to this application of purpose or use; (4) a ration; (6) the Lender, its agents, brokers, insurer formation provided in the property of the country of the property or the country of the property of the country of the property of the country of the property of the prop	In (the "Loan") will te II statements made is servicers, successes, successes	pe secured by a mortg in this application are soors or assigns may ressors and assigns meny of the material fact revicers, successors, on sumer credit reporting the property; and (11) as (excluding audio a per version of this application, and the Loan, its service my legitimate purpos ort used in connection address Creditor this application. ORP. 2088 US I Co-Borrower's Sig X	gage or deed of trust on the pre made for the purpose of obe tetain the original and/or an el ay continuously rely on the into that I have represented he or assigns may, in addition to no agencies; (9) ownership of s, insurers, servicers, success my transmission of this appliand video recordings), or my cation were delivered containers, successors and assigns through any source, includent with this application for cithas provided. Creditor must have 130, SUITE 100 Mignature	operty describer taining a resider ectronic record of formation containers should chain any other rights the Loan and/or sors or assigns hotation as an "elefacsimile transing my original was, may verify or ding a source of the art from us in the correction of the container of the container of the container of the correction of the cor	d in this ap tital mortg of this app ned in the nge prior and rem administr has made extronic re nission of vritten sign reverify named in	polication age loar lication, applicat to closin edies tha ation of any repr cord" co this app ature. any info this app	n; (3) the n; (5) the whether tion, and dig of the at it may the Loan resenta- ntaining blication ormation bormation d for the days	
The following infor	mation is requested by the Fe					a landarla aar	nlianaa u	ith car	al aradit	
opportunity, fair ho not discriminate eit may check more th observation and su	using and home mortgage disher on the basis of this informan one designation. If you durname if you have made this that the disclosures satisfy al I do not wish to furnish thi Hispanic or Latino American Indian or Alaska Native Native Hawaiian or Other	closure laws. You are ation, or on whether yo o not furnish ethnicity, application in person. I requirements to whice information Not Hispanic or Lati	e not required to fu ou choose to furni- race, or sex, unde If you do not wish h the lender is sub	rnish this information sh it. If you furnish th r Federal regulations to furnish the inform	n, but are encouraged to do ne information, please provions, this lender is required to not nation, please check the box	so. The law pr de both ethnicity ote the informa below. (Lende r type of loan a his information Not Hispa Asian	ovides they and racetion on the racetion on the racetor must repplied for the racetor inic or Lacetor Barbara Aries	at a Len e. For ra e basis view the) ino ack or	ider may ace, you of visual	
Sex:	Female	Male	vnite	Sex:	Female	Male	aer w	nite		
To be Complete This information w In a face-to-fa In a telephone Loan Originator's S	d by Loan Originator: as provided: ce interview	By the applicant and		or mail	Date	ividie				
X Loan Originator's N	Name (print or type)		Loan Originator	Identifier	Loan Originator's Pho	ne Number (inc	luding ar	ea code	<u></u>	
			, and the second			,			<u> </u>	
Loan Origination C	company's Name		Loan Origination	Company Identifier	Loan Origination Com	pany's Address	3			

Continuation Sheet/Residential Loan Application							
Use this continuation sheet if you need more space to complete the Residential	Borrower:	Agency Case Number:					
Loan Application. Mark B for Borrower or C for Co-Borrower.	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	