## **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): Co-Borrower Borrower I. TYPE OF MORTGAGE AND TERMS OF LOAN Agency Case Number Lender Case Number Mortgage □ VA Conventional Other (explain): Applied for: ☐ FHA USDA/Rural Housing Service Amount Interest Rate No. of Months Amortization Type: Fixed Rate Other (explain): ☐ 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. (a) Present Value of Lot Year Lot Original Cost **Amount Existing Liens** (b) Cost of Improvements Total (a+b) Acquired \$ \$ \$ \$ \$ Complete this line if this is a refinance loan. Amount Existing Liens Purpose of Refinance Year Original Cost Describe Improvements made to be made Acquired Cost: \$ Manner in which Title will be held Title will be held in what Name(s) Estate will be held in: Fee Simple Leasehold (show expiration date) Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) Co-Borrower **Borrower III. BORROWER INFORMATION** Borrower's Name (include Jr. or Sr. if applicable) Co-Borrower's Name (include Jr. or Sr. if applicable) Social Security Number Home Phone (incl. area code) DOB (mm/dd/yyyy) Yrs. School Social Security Number Home Phone (incl. area code) DOB (mm/dd/yyyy) Yrs. School Dependents (not listed by Co-Borrower) Dependents (not listed by Borrower) Married Unmarried (include single, Married Unmarried (include single, Separated divorced, widowed) Separated divorced, widowed) ages ages Present Address (street, city, state, ZIP) Present Address (street, city, state, ZIP) □Own □ Rent No. Yrs. ☐Own ☐ 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) Former Address (street, city, state, ZIP) ☐Own ☐ Rent ☐Own ☐ Rent No. Yrs. No. Yrs. Former Address (street, city, state, ZIP) Own Rent No. Yrs. Former Address (street, city, state, ZIP) Own Rent No. Yrs. Fannie Mae Form 1003 07/05 Freddie Mac Form 65 07/05 Borrower CALYX Form Loanapp1.frm 09/05 Page 1 of 5 Co-Borrower \_

Borrower			IV. EMPLO	OYMENT IN	IFORMATIO	N	wer				
Name & Address of Emplo	oyer Self Er	mployed	Yrs. on this job		Name & A	ddress of Employer	Self	Employed	Yrs. on this job		
			Yrs. employed in this line of work/profession						Yrs. employed in this line of work/profession		
Position/Title/Type of Business Business P		Phone (incl. area code)		Position/Title/Type of Business			Business F	Phone (incl. area code)			
If employed in current p	oosition for less tha	n two vear	rs or if curre	ently emplo	ved in more	e than one position, cor	mplete th	e followina	•		
Name & Address of Emplo		mployed	Dates (from		i — —	ddress of Employer		Employed	Dates (from-to)		
,	OCH EI	прюуса	,	,		1.7		Employed	,		
			Monthly Income \$						Monthly Income \$		
Position/Title/Type of Busing	iness	Business F	Phone (incl. area code)		Position/Ti	tle/Type of Business		Business F	Phone (incl. area code)		
Name O Address of Freed					Nome 9 A	ddroop of Employer			D-1 (f 1-)		
Name & Address of Emplo	oyer Self Ei	mployed	Dates (from	i-to)	Name & A	ddress of Employer	∟ Self	Employed	Dates (from-to)		
			Monthly Income \$						Monthly Income \$		
Position/Title/Type of Bus	iness	Business F	<sup>Ψ</sup> Phone (incl. a	rea code)	Position/Ti	itle/Type of Business		Business F	Phone (incl. area code)		
••			•	,					. ,		
Name & Address of Employer Self Employed			Dates (from-to)		Name & Address of Employer			Employed	Dates (from-to)		
			Monthly Income						Monthly Income \$		
Position/Title/Type of Bus	iness	Business F	Phone (incl. area code)		Position/Title/Type of Business		Business P		Phone (incl. area code)		
Desired S								240,11000 1	There (men also sees)		
Name & Address of Employer Self Employed			Dates (from	n-to)	Name & A	ddress of Employer	Self	Employed	Dates (from-to)		
			Monthly Income \$						Monthly Income		
Position/Title/Type of Bus	iness	Business F	Phone (incl. a	rea code)	Position/Ti	tle/Type of Business		Business F	Phone (incl. area code)		
	V. MONT	HLY INCOM	ME AND CO	MBINED HO	USING EXI	PENSE INFORMATION					
Gross Monthly Income	Borrower	Со-В	Borrower To		Combined Monthly Housing Expense		Present		Proposed		
Base Empl. Income*	\$	\$	\$		Rent		\$				
Overtime					First Mortgage (P&I)				\$		
Bonuses						Other Financing (P&I)					
Commissions						Hazard Insurance					
Dividends/Interest						Real Estate Taxes			1		
Net Rental Income					Mortgage Insurance						
Other (before completing, see the notice in "describe					Homeowner Assn. Dues						
other income," below)	¢	<b>L</b> ¢	•		Other:		<b>S</b>		<b>C</b>		
	Total \$ \$ Total \$   * 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		
								\$			
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Co-Borrower \_\_\_\_\_

1/1	<b>ASSETS</b>	VND	IIADII	ITIES

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 by that spouse or other person also.

ASSETS	1					Comple		Jointly							
Description Market Value				debts, includ	ing automobil	e loans,	revolving charge	e acc	ounts, real e	state loan	s, alimo	for all outstanding ony, child support,			
Cash deposit toward purchase held by:								ary. Indicate by (*) those liabilities which will be ancing of the subject property.							
					LIABILITIES					Monthly Pa Months Let	yment &	Unpaid Balance			
List checking and savings accounts below					Name and address of Company					\$ Payment/I		\$			
Name and address of Bank, S&L, or Credit Union										•					
					Acct. no.  Name and a		-	\$ Payment/I	Months	\$					
Acct. no.	\$				i Name and a	ludiess of Co	прапу		'	φrayment	VIOLITIS	Ψ			
Name and address of Bank, S&L, or C	realt U	nion													
					Acct. no.										
Acct. no.	\$				Name and a	ddress of Co	mpany			\$ Payment/I	Months	\$			
Name and address of Bank, S&L, or C		nion													
					A				_						
					Acct. no.	ddress of Co	mpany		+	\$ Payment/I	Months	\$			
Acct. no.	\$									,		•			
Stocks & Bonds (Company	\$														
name/number description)															
				Acct. no.								\$			
					Name and address of Company				;	\$ Payment/Months					
Life insurance net cash value	\$														
Face amount: \$															
Subtotal Liquid Assets	sts \$				Acct. no.										
Real estate owned (enter market value from schedule of real estate owned)	\$				Name and address of Company					\$ Payment/l	Months	\$			
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.)					\$					
					Total Monthly Payments					\$		1			
	<b>-</b>				Net Worth			4	Total Liabilities b.		] [s				
Total Assets a.	\$				(a minus b)	-	ð			TOtal Liabil	illes b.				
Schedule of Real Estate Owned (if add Property Address (enter S if sold, PS in			ties are ow Type of		ed, use continu Present	iation sheet) 	of	Gross	1	Mortgage	Insura Mainten		Net		
sale or R if rental being held for income		ıı ıg	Property		Market Value	Mortgages 8		Rental Income		Payments	Taxes &		Rental Income		
			\$	\$ \$		\$		\$		\$		\$			
		-		1					<u> </u>						
Totals \$						1 *	\$ \$			\$					
List any additional names under which credit has previously bee Alternate Name Cr					en received a reditor Name	na maicate a	ppropri	iate creditor nan	ne(S)		nt numbei ccount Nu				
Fannie Mae Form 1003 07/05 CALYX Form Loanapp3.frm 09/05					Р	age 3 of 5		rower Borrower		-	Fredd	ie Mac	Form 65 07/05		

## Continuation Sheet/Residential Loan Application Agency Case Number: Borrower: Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower: Lender Case Number: Co-Borrower. AND LIABILITIES **ASSETS** Cash or Market Monthly Payment & Unpaid **ASSETS** LIABILITIES Months Left to Pay Balance Value Name and address of Bank, S&L, or Credit Union \$ Payt./Mos. Name and address of Company Acct. no. \$ Acct. No. \$ Payt./Mos. Name and address of Bank, S&L, or Credit Union Name and address of Company Acct. No. Acct. no. Name and address of Bank, S&L, or Credit Union Name and address of Company \$ Payt./Mos. \$ \$ Acct. no. Acct. No. Name and address of Bank, S&L, or Credit Union Name and address of Company \$ Payt./Mos. \$ \$ Acct. No. Name and address of Bank, S&L, or Credit Union \$ Payt./Mos. Name and address of Company \$ Acct. no. Acct. No. Name and address of Bank, S&L, or Credit Union Name and address of Company \$ Payt./Mos. \$ \$ Acct. no. Acct. No. Name and address of Bank, S&L, or Credit Union Name and address of Company \$ Payt./Mos.

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.

Acct. No.

Borrower's Signature:	Date	Co-Borrower's Signature:	Date
X		X	

Acct. no.

\$

VII. DETAILS OF TRANSACT	ON	VIII. DECLARATIONS							
a. Purchase price	\$	•	Yes" to any question	•		Borro	wer	Co-Bo	rrower
b. Alterations, improvements, repairs		-	tinuation sheet for	•		Yes	No	Yes	No
c. Land (if acquired separately)		-	outstanding judgme	• •					
d. Refinance (incl. debts to be paid off)		•	•	t within the past 7 years?					
e. Estimated prepaid items		•		I upon or given title or deed in	lieu thereof				
f. Estimated closing costs		in the last 7 y							
g. PMI, MIP, Funding Fee		d. Are you a par	-						
h. Discount (if Borrower will pay)		•		en obligated on any loan which of foreclosure, or judgment?	n resulted in	Ш	Ш	ш	Ш
i. Total costs (add items a through h)				nortgage loans, SBA loans, home	improvement				
j. Subordinate financing		loans, educational	loans, manufactured (	(mobile) home loans, any mortg 'es," provide details, including dat	gage, financial				
k. Borrower's closing costs paid by Seller		address of Lender,	FHA or VA case numb	er, if any, and reasons for the action	on.)				_
I. Other Credits (explain)		loan, mortgag		default on any Federal debt on, bond, or loan guarantee?	or any other	Ш	Ш		Ш
		. •	aintenance?						
			the down payment b	child support, or separate ma	annenance:	Н	Н		
			maker or endorser o			Н			
		i. Ale you a co-				ш	Ш		Ш
		j. Are you a U.	S. citizen?						
m. Loan amount (exclude PMI, MIP,		k. Are you a per	manent resident alie	en?					
n. PMI, MIP, Funding Fee financed			nd to occupy the prete question m below.	operty as your primary resi					
, , . ddg . deddd		m. Have you had	d an ownership intere	est in a property in the last thre	П	П	П		
o. Loan amount (add m & n)		(1) What type	e of property did you	own-principal residence (PR)					
,		second ho	ome (SH), or investm	ent property (IP)?					
p. Cash from/to Borrower (subtract j, k, l & o from i)	. ,	ou hold title to the ho your spouse (SP), o	(O)?						
	וא עכולאוט	WLEDGEMENT AND AGREEMENT							
negligent misrepresentation of this information or reliance upon any misrepresentation that I have ro of Title 18, United States Code, Sec. 1001, et se described in this application; (3) the property will no residential mortgage loan; (5) the property will be electronic record of this application, whether or rely on the information contained in the applicationave represented herein should change prior to cl may, in addition to any other rights and remedies (9) ownership of the Loan and/or administration of servicers, successors or assigns has made any rotansmission of this application as an "electronic rotation recordings), or my facsimile transmission of application were delivered containing my original versions.	nade on this applicatio q.; (2) the loan reques to be used for any illegal e occupied as indicate on the Loan is approvon, and I am obligated osing of the Loan; (8) in that it may have relatin the Loan account may epresentation or warra ecord" containing my "of this application containing my "of	n, and/or in crimina ted pursuant to thi or prohibited purpo d in this applicatio red; (7) the Lende I to amend and/or in the event that my g to such delinquer be transferred with inty, express or im electronic signature	al penalties including is application (the "Lcose or use; (4) all state in; (6) the Lender, its r and its agents, bro supplement the infor payments on the Loancy, report my name such notice as may be plied, to me regardine," as those terms are	, but not limited to, fine or improan") will be secured by a more ments made in this application is servicers, successors or assisters, insurers, servicers, succemation provided in this applican become delinquent, the Lenand account information to one re required by law; (10) neither light the property or the condition of defined in applicable federal	risonment or britgage or deer are made for igns may retar tessors and a ation if any older, its service or more constant or value of the and/or state la	both und of truthe put in the ssigns the ners, sumer agents agents was (e	nder f ust or rpose origi may nateri ccess repor s, bro perty xclud	the proven the proven the proven the proven the proven the proven the provent	visions roperty ining a lor an uously that I assigns encies; surers, I1) my lio and
		any owner of the Loan, its servicers, successors and assigns, may verify or reverify, for any legitimate purpose through any source, including a source named in this							
Borrower's Signature	Da	ate Co-Borrower's Signature					Date		
X X. INF	FORMATION FOR	GOVERNMEN							
The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal cred opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender mand discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visus.								ler may ce, you of visual	
observation and surname if you have made this material to assure that the disclosures satisfy al								ew me	above
BORROWER	this information		CO-BORROWER	I do not wish to furnish th	nis information	1			
Ethnicity: Hispanic or Latino Not Hispanic or Latino		Latino	Ethnicity:	Hispanic or Latino	☐ Not Hisp	anic o	r Lati	no	
		Black or African American	Race:	American Indian or Alaska Native	Asian			ck or can Am	nerican
Native Hawaiian or Other Pacific Islander	White			Native Hawaiian or Other Pacific Islander	White				
Sex: Female	Male		Sex:	Female	Male				
	r's Name (print or type	e)		Name and Address of Interv	•	•			
This application was taken by:  Face-to-face interview  Mail  Telephone  Interviewe	cl. area code)	Date	AMERIMAC CAL-WEST 1725 S. BASCOM AVEN CAMPBELL, CA 95008	IUE #100	AL				
Interviewe		(P) 408-559-4444 (F) 408-559-1351							