

Applicant		5. Employment Information		Co Applicant	
Name & Address of Employer <input type="checkbox"/> Self Employed		Yrs. on this job Yrs. employed in this line of work/profession	Name & Address of Employer <input type="checkbox"/> Self Employed		Yrs. on this job Yrs. employed in this line of work/profession
Position/Title/Type of Business		Business Phone	Position/Title/Type of Business		Business Phone

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 Employer <input type="checkbox"/> Self Employed		Dates (from - to)	Name & Address of Employer <input type="checkbox"/> Self Employed		Dates (from - to)
		Business Phone			Business Phone
Position/Title/Type of Business		Gross Monthly Income \$	Position/Title/Type of Business		Gross Monthly Income \$
Name & Address of Employer <input type="checkbox"/> Self Employed		Dates (from - to)	Name & Address of Employer <input type="checkbox"/> Self Employed		Dates (from - to)
		Business Phone			Business Phone
Position/Title/Type of Business		Gross Monthly Income \$	Position/Title/Type of Business		Gross Monthly Income \$

6. Monthly Income and Combined Housing Expense Information

Gross Monthly Income	Applicant	Co-Applicant	Total	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	\$	\$
Net Rental Income	\$	\$	\$	Mortgage Insurance	\$	\$
Other (before completing, see the notice in "Describe Other Income," below)	\$	\$	\$	Homeowner Assn. Dues	\$	\$
Total	\$	\$	\$	Other	\$	\$
				Total	\$	\$

* Self Employed Applicant(s) may be required to provide additional documentation such as tax returns and financial statements.

A/C	Describe Other Income	Notice: Alimony, child support, or separate maintenance income need not be revealed if the Applicant (A) or Co-Applicant (C) does not choose to have it considered for repaying this loan.	Monthly Amount
			\$
			\$
			\$

7. Assets and Liabilities

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Applicants 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-Applicant section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must also be completed about that spouse or other person.

Completed Jointly Not Jointly

Schedule of Real Estate Owned. (If additional properties are owned, use continuation sheet.)

Property Address (enter S if sold, PS if pending sale, R if rental for income or O for other) ▼	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
		\$	\$	\$	\$	\$	\$
		\$	\$	\$	\$	\$	\$
	Totals	\$	\$	\$	\$	\$	\$

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s): Alternate Name Creditor Name Account Number

7. Assets and Liabilities (Continued)

Assets Description	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.		
List checking and savings accounts below		Liabilities	Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/ Months	\$
Acct. no. \$		Acct. no.	<input type="checkbox"/> Revolving	
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/ Months	\$
Acct. no. \$		Acct. no.	<input type="checkbox"/> Revolving	
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/ Months	\$
Acct. no. \$		Acct. no.	<input type="checkbox"/> Revolving	
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/ Months	\$
Acct. no. \$		Acct. no.	<input type="checkbox"/> Revolving	
Stocks & Bonds (Company name/number & description)		Name and address of Company	\$ Payment/ Months	\$
Life Insurance net cash value \$		Acct. no.	<input type="checkbox"/> Revolving	
Face amount: \$		Name and address of Company	\$ Payment/ Months	\$
Subtotal Liquid Assets \$		Acct. no.	<input type="checkbox"/> Revolving	
Real estate owned \$ (enter market value from schedule of real estate owned)		Name and address of Company	\$ Payment/ Months	\$
Vested interest in retirement fund \$		Acct. no.	<input type="checkbox"/> Revolving	
Net worth of business(es) owned \$ (attach financial statement)		Name and address of Company	\$ Payment/ Months	\$
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	\$	
Other Assets \$ (from continuation page, if any)		Other Liabilities (from continuation page, if any)	\$	\$
Total Assets (a) \$	Net Worth (a - b)	►	\$	Total Liabilities (b) \$

8. Declarations

Applicant	Co-Applicant	Applicant Co-Applicant
Yes No	Yes No	Yes No
a. Are there any outstanding judgments against you? <input type="checkbox"/> <input type="checkbox"/>	b. Have you been declared bankrupt within the past 10 years? <input type="checkbox"/> <input type="checkbox"/>	e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? <input type="checkbox"/> <input type="checkbox"/>
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? <input type="checkbox"/> <input type="checkbox"/>	d. Are you a party to a lawsuit? <input type="checkbox"/> <input type="checkbox"/>	f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? <input type="checkbox"/> <input type="checkbox"/>
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8. Declarations (Continued)

Applicant	Co-Applicant	Applicant	Co-Applicant				
Yes	No	Yes	No	Yes	No	Yes	No
g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/> <input type="checkbox"/>	m. Have you had an ownership interest in a property in the last three years?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>			
h. Is any part of the down payment borrowed?	<input type="checkbox"/> <input type="checkbox"/>	(1) What type of property did you own -- principal residence (PR), second home (SH), or investment property (IP)?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>			
i. Are you a co-maker or endorser on a note?	<input type="checkbox"/> <input type="checkbox"/>	(2) How did you hold title to the home -- solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>			
j. Are you a U.S. citizen?	<input type="checkbox"/> <input type="checkbox"/>	n. Are there any other equity loans on the property?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>			
k. Are you a permanent resident alien?	<input type="checkbox"/> <input type="checkbox"/>		<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>			
l. Do you intend to occupy the property as your primary residence?	<input type="checkbox"/> <input type="checkbox"/>		<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>			

9. Continuation and Additional Information

Instructions. Use this section if you need more space to complete the Universal Credit Application. Mark "A" for Applicant and "C" for Co-Applicant. Use this space if you answered "Yes" to any of the questions in Section 8.

10. Federal Notices

Important Information to Applicant(s). To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who applies for a loan or opens an account.

What this means for you. When you apply for a loan or open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license and/or other identifying documents. In some instances, we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

False Statements. By signing below, 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.*

11. State Notices

California Residents. Each applicant, if married, may apply for a separate account.

Massachusetts Residents. Under Massachusetts statute, Mass. Gen. L. ch. 184, Section 17B, you, the Applicant (and Co-Applicant) are entitled to know the following:

1. The responsibility of the attorney for the Mortgagee is to protect the interest of the Mortgagor.
2. Mortgagors may, at their own expense, engage an attorney of their own selection to represent their interests in the transaction.

For Home Equity Line of Credit. The current annual percentage rate for finance charges and, if the rate may vary, a statement to that effect and of the circumstances under which the rate may increase and whether there are any limitations on any such increase, as well as the effects of any such increase; the conditions under which a finance charge may be imposed, including the time period within which any credit extended may be repaid without incurring a finance charge; whether any annual fee is charged and the amount of any such fee; and whether any other charges or fees may be assessed, the purposes for which they are assessed, and the amounts of any such charges or fees.

New York Residents. A consumer report may be ordered in connection with your application. Upon your request, we will inform you whether or not a report was ordered. If a report was ordered, we will tell you the name and address of the consumer reporting agency that provided the report. Subsequent reports may be ordered or utilized in connection with an update, renewal or extension of credit for which you have applied.

Ohio Residents. The Ohio laws against discrimination require all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Texas Residents. The owner of the homestead is not required to apply the proceeds of the extension of credit to repay another debt except debt secured by the homestead or debt to another lender.

Wisconsin Residents. Notice to Married Applicants. No provision of any marital property agreement, unilateral statement under Wisc. Statutes §766.59 or a court decree under Wisc. Statutes §766.70 adversely affects the interest of the lender unless the lender, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the lender is incurred.

For married Wisconsin Residents. The credit being applied for, if granted, will be incurred in the interest of my marriage or family. I understand the creditor may be required by law to give notice of this transaction to my spouse.

12. 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

12. Acknowledgment and Agreement (Continued)

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.

Consent. You authorize us to contact you using any of the telephone numbers listed on this Credit Application or that you subsequently provide us in connection with your credit account - regardless whether the number we use is assigned to a paging service, cellular telephone service, specialized mobile radio service or other radio common carrier service or any other service for which you may be charged for the call. You further authorize us to contact you through the use of voice, text and email and through the use of pre-recorded/artificial voice messages or an automated dialing device.

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.

X
Applicant's Signature

Date

X
Co-Applicant's Signature

Date

13. Government Monitoring or Demographic Information

For Lender: Instruct applicant to cross-out this section (1) if it is not required by law or (2) if Lender will use the HMDA Demographic Information form when required by HMDA. Otherwise, only complete this section if the loan will be secured by the applicant's principal dwelling under Regulation B.

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 credit 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 may not 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, the Lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below.

Applicant	<input type="checkbox"/> I do not wish to furnish this information	Co-Applicant	<input type="checkbox"/> I do not wish to furnish this information				
Ethnicity:	<input type="checkbox"/> Hispanic or Latino	<input type="checkbox"/> Not Hispanic or Latino	Ethnicity:	<input type="checkbox"/> Hispanic or Latino	<input type="checkbox"/> Not Hispanic or Latino		
Race:	<input type="checkbox"/> American Indian or Alaska Native	<input type="checkbox"/> Asian	<input type="checkbox"/> Black or African American	Race:	<input type="checkbox"/> American Indian or Alaska Native	<input type="checkbox"/> Asian	<input type="checkbox"/> Black or African American
	<input type="checkbox"/> Native Hawaiian or Other Pacific Islander	<input type="checkbox"/> White		<input type="checkbox"/> Native Hawaiian or Other Pacific Islander	<input type="checkbox"/> White	<input type="checkbox"/> American	
Sex:	<input type="checkbox"/> Female	<input type="checkbox"/> Male	Sex:	<input type="checkbox"/> Female	<input type="checkbox"/> Male		

For Mortgage Loan Originator

This information Mail or Fax E-mail or Internet
was provided through: Telephone Interview Face-To-Face Interview (includes Electronic Media with Video Component)

Loan Originator's Signature		Date	Loan Originator's Phone Number
X			
Loan Originator's Name	Loan Originator Identifier		Loan Origination Company's Address
Loan Origination Company's Name	Loan Origination Company Identifier		

Transaction Worksheet - Optional

a. Purchase price	\$	k. Applicant's closing costs paid by Seller	\$
b. Alterations, improvements, repairs	\$	l. Other Credits (explain)	\$
c. Land (if acquired separately)	\$		
d. Refinance (include debts to be paid off)	\$	m. Loan amount (exclude PMI, MIP, Funding Fee financed)	\$
e. Estimated prepaid items	\$	n. PMI, MIP, Funding Fee financed	\$
f. Estimated closing costs	\$	o. Loan amount (add m & n)	\$
g. PMI, MIP, Funding Fee	\$	p. Cash from/to Applicant (subtract j, k, l & o from i)	\$
h. Discount (if Applicant will pay)	\$		
i. Total costs (add items a through h)	\$		
j. Subordinate financing	\$		

For Lender's Use

Lender's Initial Lien Position	First Lien Holder's Name & Address (if any)		Second Lien Holder's Name & Address (if any)
<input type="checkbox"/> First Lien <input type="checkbox"/> Second Lien <input type="checkbox"/> Subordinate Lien	Loan No.		Loan No.
Date Application Received	Received By		Amount Requested \$
Decision <input type="checkbox"/> Approved <input type="checkbox"/> Denied	Decision Date		Decision By
Interest Rate Fixed/Index: % Margin points	Amount Approved	Initial Advance (if applicable)	Funding Date
Refinancing <input type="checkbox"/> Yes <input type="checkbox"/> Cash Out	Rescindable <input type="checkbox"/> Yes	Early Disclosures Given <input type="checkbox"/> Yes, on	High Cost Mortgage <input type="checkbox"/> Yes High Priced Mortgage <input type="checkbox"/> Yes