Universal Credit Application
(Consumer Real Estate)

Lender Case No./HMDA ULI: HMDA Reportable Census Tract

Yes
No.

(Check only	one of t	the four o	harktovec: s	1. Typ	e of	Application redit. Use enoti	her ann	lication if mor	e than	two ap	pplicants.)
☐ Individual Cre	dit. If ch	ecked, th	is is an <i>Appli</i>	cation for	Individ	<i>ual Gredit -</i> relyi	ing <u>sole</u>	ely on my inco	me an	d asset	8.
on income ar	d/or ass∈	ets of and	ther as a bas	is for loar	n qualiti	cation. (Comple	te App	licant and Co	Applic	aric sec	UU118.7
assets. The in not be used a person) has o the property community p	Individual Credit (Community Property State). If checked, this assets. The income or assets of my spouse (or other person) not be used as a basis for loan qualification. However, his or person) has community property rights pursuant to applicable the property that will secure the loan is located in a communicommunity property state as a basis for repayment of the loan.							considered be t, I reside in a am relying on at and Co-App	cause (comm other (ny spoi unity p property sections	use (or other roperty state, y located in a s.)
☐ Joint Credit. each of us in	If check tend to a	ed, this is pply for <u>i</u>	an <i>Applicati</i> oint credit. (C	on for Joi complete i	nt Cred Applica	it. By signing b nt and Co-Appli	elow, 1 cant se	the Applicant ctions.J	and Co	-Applic	ant agree that
Applica	nt for Jo	int Credit				Co-Appl	icant fo	or Joint Credit			
	,		9	Terms	of Cr	edit Reques	ted				
Type of Credit		Amou	nt Reguested			te Type			Term	of Cre	dit (in Months)
Loan Lin	e of Cred	1.				Adjustable [<u></u>				
			3. Prope	rty Info	rmati	on and Loai	n Pur	pose			
Subject Property	Address	(street, co	ounty or paris	h, city, st	ate & 2	IP)					No. of Units
Legal Description	of Subje	ct Proper	ty (attach des	scription if	neces	sary)					Year Built
Loan Purpose							Pro	perty will be:			
☐ Purchase ☐		uction-Ini	_	Home Im	proven	nent .] Sec	ondary dence	☐ Investment
Refinance Complete this line				-parmane	nt loan.			11001001100			
Year Lot Origina Acquired			Àmount Exis Liens	-		sent Value of	(b) Co Impro	st of vements	To \$	tal(a.+	b)
Complete this line	if this is	a refinar	<u></u>		L		4	Describe In	nprove	ments	
Year Origina Acquired			Amount Exis	iting	Purpos	e of Refinance		□ made	t	o be m	ade
\$			\$					Cost: \$		····	
Title will be held	n what N	lame(s)				Manner in	which	Title will be h	eld		will be held in: e Simple
Source of Down I	ayment,	Settleme	nt Charges, a	and/or Sul	bordina	te Financing (ex	plain)				asehold (show piration date)
			,	A A	l'ann	' Information	-				
Applicant's Name				4. App	licanii	Co-Applicant's	*				
Social Security N	o. Prima	ry Phone	☐ Cell	Date of I	Birth	Social Security	No. I	Primary Phone		Cell	Date of Birth
ID Type & No.	İs	sued By	Issue Date	Exp. Dat	е	ID Type & No.		Issued By	ssue D	ate	Exp. Date
E-mail Address				l		E-mail Address					
☐ Married	∏ Se	parated	Dependents (not listed by C No. Ages	e-Applicant)		☐ Married ☐ Unmarried] Separated		ncients ted by Ap Anes	pplicant)
 Unmarried (including single, 	divorced, v	vidowed	No. Ages			(including sing		ced, widowed)			
Present Address	□ Ow	in 🗀 Re	ent 🗆	No. Yrs		Present Addres	ss 🗀	lOwn ∐ Re	ent ∐		No, Yrs,
										4 1.	, , , , , , , , , , , , , , , , , , ,
Mailing Address,	f differer	nt from Pr	esent Addres	ss		Mailing Addres	ıs, if dil	ferent from P	resent	Addres	5
Former Address	□ Ow	/n □ Re	ent 🗆	No. Yrs	·	Former Addres	s 🗆	Own 🗆 R	ent [No. Yrs.
			<u></u>					·.			

Name & Address	Applicant of Employer ☐ s	elf Emplo			this job	nt Information		ass of Emplo	yer 🗌		Applicat		on this job
			-	Yrs, em	oloyed in			•	•		`		employed in
	• *			this i	ine of ofession							worl	nis line of kiprofession
Position/Title/Type of Business				Busines	s Phone	Position/	Position/Title/Type of Business					Business Phone	
If employed in cu	rrent position for l	ess that	1 two	years o	r if curre	ntly employ	yed ir	more than	one po	ition,	.comple	te th	e fallowing:
Name & Address	of Employer 🛚 s	elf Emplo	yad	Dates (f	rom - to)	Name &	Addre	ess of Emplo	yer 🗆	Self E	mployed	Date	s (from - to)
										, '			
				Busines	s Phone							Busi	ness Phone
Position/Title/Typ	e of Business				/lonthly	Position/	Title/1	Type of Busi	ness				s Monthly.
				Income s								\$	acome
Name & Address	of Employer 🔲 s	self Emplo	γed	Dates (fi	rom - to)	Name &	Addre	ss of Emplo	yer 🗀	Self E	mployed	Dates	(from - to)
	, •	•											
				Busines	s Phone	1		•				Busir	ness Phone
Position/Title/Typ	a of Business			Gross N	Annthly	Position/3	itle/T	Type of Busi	2290			Gros	s Monthly
Carton, Filler Typ				Inco			1071	1 100 01 240	,,,,,,,,			Income	
	6. Monthl	u Inac	, mag	and (combin	od Hous	ina	Evnanca	Infar	mof.		\$	
Gross Monthly	Applicant			plicant		tal (ombi	ined Monthly		Pres			Proposed
Income			· · · ·			<u> </u>	***************************************	ng Expense				1	777777
Base Empl. Incom	e* \$	\$			\$		tent		\$			777	
Overtime -	<u> </u>	\$			\$		First Mortgage (P&I)					\$	
Bonuses	\$	\$			\$	Other Financing (P&		81) \$	(I) \$		\$		
Commissions	\$	\$		\$		Hazard Insurance		\$	\$		\$		
Dividends/Interest		8		\$		Real Estate Taxes		<u> </u>		\$			
Net Rental Income Other	9 \$ 6	8			\$			age Insuran owner Assn				\$	
before completing, the notice in "Descri							ues		<u> </u>	···········		<u> </u>	
Other Income," belo							Other		\$			\$	
Total	ş	\$			9		otal		ś			\$	
	Applicant(s) may b								ax retur	ns an	d financ	lal st	atements.
A/C Inco	me incor	me need	not	be revea	aled if the		(A) c	or Co-Applic	ant (C)		Month	aly Ar	nount
	does	not, ch	ose	to have	it conside	ered for rep	aying	g this loan.		\$			
				\$ \$									
				→ 4		nd Liabil		,		\$			
heir assets and lia asis; otherwise, :	d any applicable s ibilities are sufficie separate Statemer use or other person	ently joi its and	nad s Sche	hedules to that the	may be o ne Staten e require	completed j nent can be d. If the Co	ointly e mea	y by both ma aningfully ar <i>licant sectio</i> lust also be	d fairly	prese compl ted at	ented on leted about that	a co out a t spoi	mbined
	state Owned. (If a	addition	al pro	perties	are owne				,	_	,		
roperty Address	If pending sale,	100	pe of		sent t Value	Amount of Mortgages Liens		Gross Rental	Mortg Payme		Insurar Mainten Taxes &	ence,	Net Rental
enter S if sold, PS	me or o for diner,	, 		\$		\$ Liens	\$	i	\$		6		\$
enter S if sold, PS						š	ė						
enter S if sold, PS	··	 -				₹	10	' I	\$		\$		\$
enter S if sold, PS				6 .							L		
enter S if sold, PS	•			\$.		\$	\$		\$	<u></u> -	\$		\$
enter S if sold, PS		TG	tals .	8		\$	\$		\$		\$		\$
enter S if sold, PS l if rental for inco	names under whic			\$	sly been	\$ received an	s ad ind		\$		s r name(s		\$ account
enter S if sold, PS l if rental for inco	names under whic ernate Name			\$	sly been	\$	s ad ind		\$		\$		\$ account
enter S if sold, PS lif rental for inco				\$	sly been	\$ received an	s d ind		\$		s r name(s		\$ account

Assets Description	Cash or Marke Value	t	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									
Cash deposit toward purchase held by:			revolving charge accounts, real estate loans, almony, 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 accoun	ts helow		Liabilities	Monthly Payment & Months Left to Pay	Unpa	id Bal	ince					
Name and address of Bank, S&L,	or Credit Union)	Name and address of Company	\$ Payment/ Months	\$							
Acct. no.	\$		Acct. no.	☐ Revolving	<u> </u>							
Name and address of Bank, S&L,	or Credit Union	,	Name and address of Company	\$ Payment/ Months	\$							
Acct. no.	\$		Acct. no.	Revolving								
Name and address of Bank, S&L,	or Credit Union	1	Name and address of Company	\$ Payment/ Months	\$							
Acct. no.	\$		Acct. no.	☐ Revolving								
Name and address of Bank, S&L,	or Credit Union)	Name and address of Company	\$ Payment/ Months		-						
Acet. no.	\$		Acet, no.	☐ Revolving								
Stocks & Bonds (Company name/number & description)	\$		Name and address of Company	\$ Payment/ Months	\$							
t if the least seek traites			Acct. no. Name and address of Company	Revolving \$ Payment/	Ś							
Life Insurance net cash value Face amount: \$	\$		leatile and address or company	Months	•							
Subtotal Liquid Assets	\$			ſ								
Real estate owned (enter merket value from . schedule of real estate owned)	\$		Acct. no. Name and address of Company	Revolving \$-Payment/	6							
Vested interest in retirement fund	\$		Teamle and dudioso of Company	Months	,							
Net worth of business(es) owned (attach financial statement)	\$											
A	<u> </u>	_	Acct. no. Alimony/Child Support/Separate	Revolving	1777	rr	777					
Automobiles owned (make and year)	\$		Maintenance Payments Owed to:									
			Job-Related Expense (child care, union dues, etc.)	\$								
Other Assets (itemize)	\$:								
			Total Monthly Payments	\$	7777	77777	1112					
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									
a. Are there any outstanding judg	Applic Yes		Co-Applicant Yes No	Ye	olicant s No	Co-App Yes						
against you? b. Have you been declared bankro	⊔ tqu		☐ ☐ e. Have you directly or ind obligated on any loan win foreclosure, transfer	hich resulted								
within the past 10 years? c. Have you had property foreclo- upon or given title or deed in li thereof in the last 7 years?	sed eu		of foreclosure, or judgm f. Are you presently delind default on any Federal c other loan, mortgage, fi	nent? quent or in lebt or any	ם נ							
d. Are you a party to a lawsuit?			obligation, bond, or loan	guarantee?	ן ם נ							

Universal Credit Application-Real Estate Bankers Systems TM VMP® Walters Kluwor Financial Services © 2012 VMPC149R (1701).00 UCA-RE-WOOM 1/1/2017 Page 3 of 5

S. Declarations (Continued) Applicant (Co-Applicant Applicant) (Co-Applicant) (Co					
g. Are you obligated to pay alimony, child apply the first three property alimony, child apply the first three years?					Applicant I Co. Applicant
g. Are you obligated to pay altimony, child apuport, or separate malineance? h. Is any part of the down payment home - solely by yourself (87), or home - so	P			•	
he party of the down payment he payment of the payment of			i i		
Are you a D-maker or endorser on a noted. Are you a D-maker or endorser on a noted. Are you a U.S. citisen? Are you inhead to occupy the property as you inhead to occup the property as you inhead to occup the property as you inhead to occup the property and the property are you inhead to occup the property and the property and the property occupance to occup oco			шш	(1) What type of property did you	
Call flow did you hold itte to the home - solely by yourself (S), cointly with your spouse (SP). On the your interest of cocupy the property asyour primary residence? Call flow and your primary primary primary residence Call flow and your primary primary primary residence Call flow and your primary primary residence Call flow and your primary primary primary residence Call flow and your primary prim	borrowed?			second home (SH), or	ļ .
An you a U.S. citizen?					
De you intend to occupy the property servour primery residence? **Ref there are yother equity losens on the property servour primery residence? **Property Primery Residence.** **Pr	j. Are you a U.S. citizen?			home solely by yourself (S),	
Security primary residence? 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 9. 10. Federal Maticas 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. 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 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 from yourdle's law to be a second or the provisions of the provisions of the provisions of the provisions of Title 18, United States Code, Section 1001, et seq. 11. State Notices California Residents. Each applicant, if merried, 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 Mortgages is to protect the interest of the Mortgages. 2. Mortgages. 2. Mortgages. 3. Mortgages. 3. Astatement to that effect and of the circumstances under which 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 wi					· · · · · · · · · · · · · · · · · · ·
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. **To for Co-Applicant, Use this space if you answered "Yes" to any of the questions in Section 8. **To for Co-Applicant, Use this space if you answered "Yes" to any of the questions in Section 8. **To for Co-Applicant, Use this space if you answered "Yes" to any of the questions in Section 8. **To for Co-Applicant Information to Applicant(s). To help the government fight the funding of terrorism and money laundering scrivities, received in an account. What this means for you. When you apply for a loen or open an account, we will ask for your name, address, date of birth, and other information that ill allow us to identify you. We may also ask to asv your driver's locase and/or other identifying documents. In some instances, we may use outside sources to confirm the information. The information you provide is provided by the company of the second of the provision of the identifying documents. In some instances, we may use outside sources to confirm the information. The information you provide is for a false Statements. By aping below, live dily understand that it is a feater of cine and information you provide is for the provision of the information of the information. The information was a second you provided in the provisions of Title 18, United States Code, Section 1001, et sec. **In State Notices** **California Residents.** **Easiles** **California				n. Are there any other equity loans on	
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 ectivities, federal law requires all financial institutions to obtain, vority, and record information that identifies each person who applies for a loan or opens an account. When you apply for a loan or opens an account, we will ask for your name, address, date of birth, 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, What this means for your. When you apply for a loan or open an account, we will ask for your name, address, date of birth, What this means for your or the standard your open an account, we will ask for your name, address, date of birth, What this means for your privary 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 sec. 11. State Notices California Residents. Each epplicant, if merried, 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 Mortgages is to protect the interest of the Mortgages. 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,					
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Important Information to Applicantis). To help the government flight the funding of terrorism and money laundering activities, indeeded law requires all timanoial 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 loen 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 sligning below, live 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 Noticos California Residents. Each applicant, if married, may apply for a separate account. Massachusestts Residents. Under Massachusetts statute, Mass. Gen. L. ch. 184, Section 178, 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 Mortgagee. 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 inmitations 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 there are any inmitati					
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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 flability, 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 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					
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Universal Credit Application-Real Estate Bankers Systems 1% VMP 69 Wolters Kluwer Financial Services @2012 VMPC149F (1701).00 UCA-RE-WOGM 1/1/2017 Page 4 of 5

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 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 mossages 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

x			X				
Applicant's Signature		Date	Co-Applicant	's Signature		Da	
13	Government	Monitoring	or Demogra	aphic Inforn	nation		
Lender only: Indicate whether Demographic Information form	a separate Regulat are applicable and	ion B (ECOA) (incorporated b	Government Moi by reference, Oti	nitoring Informat herwise, indicate	lon form, or a Not Applica	a separate HMDA ble.	
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was provided through: Tele	phone Interview	☐ Face-To-Fa	ace Interview (in	cludes Electroni	c Media with	Video Component)	
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 b. Alterations, improvements, c. Land (if acquired separately) 			i. Other Cred	atts (explain)			
d. Refinance (include debts to			[
e. Estimated prepaid items	8		m. Loan amou	int (exclude PM	i, MIP,	\$	
f. Estimated closing costs	\$			e financed			
g. PMI, MIP, Funding Fee	\$		n. PMi, MIP,	Funding Fee fina	anced	\$	
h. Discount (if Applicant will p	ay) \$			int (add m & n)		\$	
i. Total costs (add items a three	ough h) \$		p. Cash from/to Applicant \$				
j. Subordinate financing	\$		(subtract j	,k,l&cofromi)			
			ler's Use				
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☐ First Lien	•						
☐ Second Lien							
☐ Subordinate Lien	Loan No.			Loan No.			
Date Application Received	Received By		Amount Requested				
	'			\$			
Decision	Decision Date			Decision By			
. Approved Denied				1			
Interest Rate	Amount Approved		nitial Advance (if applicable)	Funding Da	ate	
Fixed/Index: %	• •	- 1					
Margin points	Ś	- 1					
Refinancing	Rescindable		Early Disclosures	Given	High Cost	Mortgage Yes	
☐ Yes ☐ Cash Out	☐ Yes		Yes. on	** * * *		d Mortgage ☐ Yes	

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