

To be completed by the Lender:  
Lender Loan No./Universal Loan Identifier 69000354 / 5493006RIR31ORKYB6086900035491 Agency Case No. \_\_\_\_\_

## Uniform Residential Loan Application

Verify and complete the information on this application. If you are applying for this loan with others, each additional Borrower must provide information as directed by your Lender.

**Section 1: Borrower Information.** This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

### 1a. Personal Information

<b>Name</b> (First, Middle, Last, Suffix) Christine Test <b>Alternate Names</b> – List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix) Chris Test, Christina Test		<b>Social Security Number</b> <u>111 - 11 - 1111</u> (or Individual Taxpayer Identification Number) <b>Date of Birth</b> (mm/dd/yyyy) <u>01 / 01 / 1990</u> <b>Citizenship</b> <input checked="" type="radio"/> U.S. Citizen <input type="radio"/> Permanent Resident Alien <input type="radio"/> Non-Permanent Resident Alien
<b>Type of Credit</b> <input checked="" type="radio"/> I am applying for <b>individual credit</b> . <input type="radio"/> I am applying for <b>joint credit</b> . Total Number of Borrowers: _____ Each Borrower intends to apply for joint credit. <b>Your initials:</b> _____		<b>List Name(s) of Other Borrower(s) Applying for this Loan</b> (First, Middle, Last, Suffix) 1.
<b>Marital Status</b> <input type="radio"/> Married <input type="radio"/> Separated <input checked="" type="radio"/> Unmarried (Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)	<b>Dependents</b> (not listed by another Borrower) Number _____ Ages _____	<b>Contact Information</b> <b>Home Phone</b> ( <u>925</u> ) <u>305</u> - <u>8934</u> <b>Cell Phone</b> (____) ____ - ____ <b>Work Phone</b> (____) ____ - ____ Ext. _____ <b>Email</b> <u>christine.ross@lhfs.com</u>

**Current Address**  
 Street 1 Current Unit # \_\_\_\_\_  
 City Santa Rosa State CA ZIP 95401 Country US  
 How Long at Current Address? 5 Years \_\_\_\_\_ Months  
 Housing  No primary housing expense  Own  Rent (\$ 1,500.00 /month)

**Former Address (you must list at least 2 years' worth of addresses)**  
 Street \_\_\_\_\_ Unit # \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_  
 How Long at Former Address? \_\_\_\_\_ Years \_\_\_\_\_ Months  
 Housing  No primary housing expense  Own  Rent (\$ \_\_\_\_\_ /month)

**Mailing Address - if different from Current Address**  Does not apply  
 Street \_\_\_\_\_ Unit # \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

### 1b. Current Employment/Self-Employment and Income

Does not apply

<b>Employer or Business Name</b> <u>Land Home Financial Services, Inc., Concord, CA (Corporate)</u> Phone ( <u>925</u> ) <u>603</u> - <u>0400</u> Street <u>1355 Willow Way</u> Unit # <u>250</u> City <u>Concord</u> State <u>CA</u> ZIP <u>94520</u> Country <u>US</u>		<b>Gross Monthly Income</b> Base \$ <u>4,000.00</u> /month Overtime \$ _____ /month Bonus \$ _____ /month Commission \$ _____ /month Military Entitlements \$ <u>300.00</u> /month Other \$ <u>0</u> /month <b>TOTAL \$ <u>4,300.00</u> /month</b>
<b>Position or Title</b> <u>Tester</u> <b>Start Date</b> <u>01 / 01 / 2015</u> (mm/dd/yyyy) How long in this line of work? <u>23</u> Years <u>0</u> Months	<b>Check if this statement applies:</b> <input type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to the transaction.	
<input type="checkbox"/> <b>Check if you are the Business Owner or Self-Employed</b> <input type="radio"/> I have an ownership share of less than 25%. <input type="radio"/> I have an ownership share of 25% or more. <b>Monthly Income (or Loss)</b> \$ _____		

### 1c. IF APPLICABLE, Complete Information for Additional Employment/Self-Employment and Income

Does not apply

### 1d. IF APPLICABLE, Complete Information for Previous Employment/Self-Employment and Income

Does not apply

Provide at least 2 years of current and previous employment and income.

### 1e. Income from Other Sources

Does not apply

Include income from other sources below. Under Income Source, choose from the sources listed here:

- Alimony
- Child Support
- Interest and Dividends
- Notes Receivable
- Royalty Payments
- Unemployment Benefits
- Automobile Allowance
- Disability
- Mortgage Credit Certificate
- Public Assistance
- Separate Maintenance
- VA Compensation
- Boarder Income
- Foster Care
- Mortgage Differential Payments
- Retirement (e.g., Pension, IRA)
- Social Security
- Trust
- Other
- Capital Gains
- Housing or Parsonage

NOTE: Reveal alimony, child support, separate maintenance, or other income ONLY IF you want it considered in determining your qualification for this loan.



**Section 2: Financial Information — Assets and Liabilities.** This section asks about things you own that are worth money and that you want considered to qualify for this loan. It then asks about your liabilities (or debts) that you pay each month, such as credit cards, alimony, or other expenses.

**2a. Assets – Bank Accounts, Retirement, and Other Accounts You Have**

Include all accounts below. Under Account Type, choose from the types listed here:

- Checking
- Savings
- Money Market
- Certificate of Deposit
- Mutual Fund
- Stocks
- Stock Options
- Bonds
- Retirement (e.g., 401k, IRA)
- Bridge Loan Proceeds
- Individual Development Account
- Trust Account
- Cash Value of Life Insurance (used for the transaction)

Account Type - use list above	Financial Institution	Account Number	Cash or Market Value
Savings	Bank of America, Concord	XXX8888	\$ 120,000.00
Checking	Bank of America, Concord	4444555	\$ 15,000.00
<b>Provide TOTAL Amount Here</b>			<b>\$ 135,000.00</b>

**2b. Other Assets and Credits You Have**  Does not apply

Include all other assets and credits below. Under Asset or Credit Type, choose from the types listed here:

- |   |                                       |  |
|---|---------------------------------------|--|
| Assets<br>• Proceeds from Real Estate Property to be sold on or before closing<br>• Proceeds from Sale of Non-Real Estate Asset<br>• Secured Borrowed Funds | • Unsecured Borrowed Funds<br>• Other | Credits<br>• Earnest Money<br>• Employer Assistance<br>• Lot Equity<br>• Relocation Funds<br>• Rent Credit<br>• Sweat Equity<br>• Trade Equity |
|---|---------------------------------------|--|

Asset or Credit Type - use list above	Cash or Market Value
Other Specify Tax Return	\$ 4,000.00
<b>Provide TOTAL Amount Here</b>	
	<b>\$ 4,000.00</b>

**2c. Liabilities – Credit Cards, Other Debts, and Leases that You Owe**  Does not apply

List all liabilities below (except real estate) and include deferred payments. Under Account Type, choose from the types listed here:

- Revolving (e.g., credit cards)
- Installment (e.g., car, student, personal loans)
- Open 30-Day (balance paid monthly)
- Lease (not real estate)
- Other

**2d. Other Liabilities and Expenses**  Does not apply

Include all other liabilities and expenses below. Choose from the types listed here:

- Alimony
- Child Support
- Separate Maintenance
- Job Related Expenses
- Other

**Section 3: Financial Information — Real Estate.** This section asks you to list all properties you currently own and what you owe on them.  I do not own any real estate

**3a. Property You Own** If you are refinancing, list the property you are refinancing FIRST.

Address Street 1 Second Home Unit # \_\_\_\_\_  
 City Rohnert Park State CA ZIP 94928 Country US

Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. if not included in Monthly Mortgage Payment	For 2-4 Unit Primary or Investment Property	
				Monthly Rental Income	For LENDER to calculate: Net Monthly Rental Income
\$ 500,000.00	Retained	Second Home	\$	\$	\$

Mortgage Loans on this Property  Does not apply

Creditor Name	Account Number	Monthly Mortgage Payment	Unpaid Balance	To be paid off at or before closing	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit (if applicable)
LAND HOME FINANCIAL SERVICES	1324567	\$	\$	<input type="checkbox"/>		\$

**3b. IF APPLICABLE, Complete Information for Additional Property**  Does not apply

**Section 4: Loan and Property Information.** This section asks about the loan's purpose and the property you want to purchase or refinance.

**4a. Loan and Property Information**

Loan Amount \$ 240,000.00 Loan Purpose  Purchase  Refinance  Other (specify) \_\_\_\_\_

Property Address Street \_\_\_\_\_ Unit # \_\_\_\_\_  
 City \_\_\_\_\_ State CA ZIP \_\_\_\_\_

County \_\_\_\_\_ Number of Units \_\_\_\_\_ Property Value \$ 300,000.00

Occupancy  Primary Residence  Second Home  Investment Property  FHA Secondary Residence

1. **Mixed-Use Property.** If you will occupy the property, will you set aside space within the property to operate your own business? (e.g., daycare facility, medical office, beauty/barber shop)  NO  YES
2. **Manufactured Home.** Is the property a manufactured home? (e.g., a factory built dwelling built on a permanent chassis)  NO  YES

Borrower Name: Christine Test



**4b. Other New Mortgage Loans on the Property You are Buying or Refinancing**

Does not apply

Creditor Name	Lien Type	Monthly Payment	Loan Amount/ Amount to be Drawn	Credit Limit (if applicable)
Land Home Financial Services	<input type="radio"/> First Lien <input checked="" type="radio"/> Subordinate Lien	\$ 69.06	\$ 10,000.00	\$

**4c. Rental Income on the Property You Want to Purchase**

For Purchase Only  Does not apply

**4d. Gifts or Grants You Have Been Given or Will Receive for this Loan**

Does not apply

Include all gifts and grants below. Under Source, choose from the sources listed here:

- Relative
- Unmarried Partner
- Employer
- Religious Nonprofit
- Community Nonprofit
- Federal Agency
- State Agency
- Local Agency
- Lender
- Other

Asset Type: Cash Gift, Gift of Equity, Grant	Deposited/Not Deposited	Source – use list above	Cash or Market Value
Cash Gift	<input type="radio"/> Deposited <input checked="" type="radio"/> Not Deposited	Other	\$ 80,000.00

Borrower Name: Christine Test

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**Section 5: Declarations.** This section asks you specific questions about the property, your funding, and your past financial history.

**5a. About this Property and Your Money for this Loan**

<p>A. Will you occupy the property as your primary residence?                  If YES, have you had an ownership interest in another property in the last three years?                  If YES, complete (1) and (2) below:                  (1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)?                  (2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?</p>	<p><input type="radio"/> NO <input checked="" type="radio"/> YES  <input type="radio"/> NO <input checked="" type="radio"/> YES                  _____ PR                  _____ S</p>
<p>B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p>C. Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application?                  If YES, what is the amount of this money?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES                  \$ _____</p>
<p>D. 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application?                  2. Have you or will you be applying for any new credit (e.g., installment loan, credit card, etc.) on or before closing this loan that is not disclosed on this application?</p>	<p><input type="radio"/> NO <input type="radio"/> YES  <input type="radio"/> NO <input type="radio"/> YES</p>
<p>E. Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., the Property Assessed Clean Energy Program)?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>

**5b. About Your Finances**

<p>F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p>G. Are there any outstanding judgments against you?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>H. Are you currently delinquent or in default on a Federal debt?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>I. Are you a party to a lawsuit in which you potentially have any personal financial liability?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p>K. Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p>L. Have you had property foreclosed upon in the last 7 years?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p>M. Have you declared bankruptcy within the past 7 years?                  If YES, identify the type(s) of bankruptcy: <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>



## Section 6: Acknowledgments and Agreements.

This section tells you about your legal obligations when you sign this application.

### Acknowledgments and Agreements

#### Definitions:

- "Lender" includes the Lender's agents, service providers, and any of their successors and assigns.
- "Other Loan Participants" includes (i) any actual or potential owners of a loan resulting from this application (the "Loan"), (ii) acquirers of any beneficial or other interest in the Loan, (iii) any mortgage insurer, (iv) any guarantor, (v) any servicer of the Loan, and (vi) any of these parties' service providers, successors or assigns.

#### I agree to, acknowledge, and represent the following:

##### (1) The Complete Information for this Application

- The information I have provided in this application is true, accurate, and complete as of the date I signed this application.
- If the information I submitted changes or I have new information before closing of the Loan, I must change and supplement this application, including providing any updated/supplemented real estate sales contract.
- For purchase transactions: The terms and conditions of any real estate sales contract signed by me in connection with this application are true, accurate, and complete to the best of my knowledge and belief. I have not entered into any other agreement, written or oral, in connection with this real estate transaction.
- The Lender and Other Loan Participants may rely on the information contained in the application before and after closing of the Loan.
- Any intentional or negligent misrepresentation of information may result in the imposition of:
  - (a) civil liability on me, including monetary damages, if a person suffers any loss because the person relied on any misrepresentation that I have made on this application, and/or
  - (b) criminal penalties on me including, but not limited to, fine or imprisonment or both under the provisions of Federal law (18 U.S.C. §§ 1001 et seq.).

##### (2) The Property's Security

The Loan I have applied for in this application will be secured by a mortgage or deed of trust which provides the Lender a security interest in the property described in this application.

##### (3) The Property's Appraisal, Value, and Condition

- Any appraisal or value of the property obtained by the Lender is for use by the Lender and Other Loan Participants.
- The Lender and Other Loan Participants have not made any representation or warranty, express or implied, to me about the property, its condition, or its value.

##### (4) Electronic Records and Signatures

- The Lender and Other Loan Participants may keep any paper record and/or electronic record of this application, whether or not the Loan is approved.

- If this application is created as (or converted into) an "electronic application", I consent to the use of "electronic records" and "electronic signatures" as the terms are defined in and governed by applicable Federal and/or state electronic transactions laws.
- I intend to sign and have signed this application either using my:
  - (a) electronic signature; or
  - (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.
- I agree that the application, if delivered or transmitted to the Lender or Other Loan Participants as an electronic record with my electronic signature, will be as effective and enforceable as a paper application signed by me in writing.

##### (5) Delinquency

- The Lender and Other Loan Participants may report information about my account to credit bureaus. Late payments, missed payments, or other defaults on my account may be reflected in my credit report and will likely affect my credit score.
- If I have trouble making my payments I understand that I may contact a HUD-approved housing counseling organization for advice about actions I can take to meet my mortgage obligations.

##### (6) Authorization for Use and Sharing of Information

By signing below, in addition to the representations and agreements made above, I expressly authorize the Lender and Other Loan Participants to obtain, use, and share with each other (i) the loan application and related loan information and documentation, (ii) a consumer credit report on me, and (iii) my tax return information, as necessary to perform the actions listed below, for so long as they have an interest in my loan or its servicing:

- (a) process and underwrite my loan;
- (b) verify any data contained in my consumer credit report, my loan application and other information supporting my loan application; (a) process and underwrite my loan;
- (c) inform credit and investment decisions by the Lender and Other Loan Participants;
- (d) perform audit, quality control, and legal compliance analysis and reviews;
- (e) perform analysis and modeling for risk assessments;
- (f) monitor the account for this loan for potential delinquencies and determine any assistance that may be available to me; and
- (g) other actions permissible under applicable law.

Borrower Signature

Christine Test

Date (mm/dd/yyyy)

Borrower Name: Christine Test

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**Section 7: Military Service.** This section asks questions about your (or your deceased spouse's) military service.

**Military Service of Borrower**

**Military Service** – Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces?  NO  YES  
If YES, check all that apply:  Currently serving on active duty with projected expiration date of service/tour \_\_\_\_/\_\_\_\_/\_\_\_\_ (mm/dd/yyyy)  
 Currently retired, discharged, or separated from service  
 Only period of service was as a non-activated member of the Reserve or National Guard  
 Surviving spouse

**Section 8: Demographic Information.** This section asks about your ethnicity, sex, and race.

**Demographic Information of Borrower**

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

**Ethnicity:** Check one or more  
 Hispanic or Latino  
 Mexican  Puerto Rican  Cuban  
 Other Hispanic or Latino - Print origin: \_\_\_\_\_  
For example: Argentinian, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.  
 Not Hispanic or Latino  
 I do not wish to provide this information

**Sex**  
 Female  
 Male  
 I do not wish to provide this information

**Race:** Check one or more  
 American Indian or Alaska Native - Print name of enrolled or principal tribe: \_\_\_\_\_  
 Asian  
 Asian Indian  Chinese  Filipino  
 Japanese  Korean  Vietnamese  
 Other Asian - Print race: \_\_\_\_\_  
For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.  
 Black or African American  
 Native Hawaiian or Other Pacific Islander  
 Native Hawaiian  Guamanian or Chamorro  Samoan  
 Other Pacific Islander - Print race: \_\_\_\_\_  
For example: Fijian, Tongan, and so on.  
 White  
 I do not wish to provide this information

**To Be Completed by Financial Institution (for application taken in person):**

Was the ethnicity of the Borrower collected on the basis of visual observation or surname?  NO  YES  
Was the sex of the Borrower collected on the basis of visual observation or surname?  NO  YES  
Was the race of the Borrower collected on the basis of visual observation or surname?  NO  YES

**The Demographic Information was provided through:**

Face-to-Face Interview (includes Electronic Media w/ Video Component)  Telephone Interview  Fax or Mail  Email or Internet



### Section 9: Loan Originator Information. To be completed by your Loan Originator.

#### Loan Originator Information

Loan Originator Organization Name Land Home Financial Services, Inc

Address 1355 Willow Way, 250, Concord, CA

Loan Originator Organization NMLS ID# 1796 State License ID# 4150086

Loan Originator Name Loan Officer Test

Loan Originator NMLS ID# 12345 State License ID# \_\_\_\_\_

Email christine.ross@lhfs.com Phone ( 999 ) 999 - 9999

Signature \_\_\_\_\_ Date (mm/dd/yyyy) \_\_\_\_/\_\_\_\_/\_\_\_\_



To be completed by the Lender:

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Agency Case No.

## Uniform Residential Loan Application — Unmarried Addendum

### For Borrower Selecting the Unmarried Status

#### Lenders Instructions for Using the Unmarried Addendum

The Lender may use the Unmarried Addendum only when a Borrower selected "Unmarried" in Section 1 and the information collected is necessary to determine how State property laws directly or indirectly affecting creditworthiness apply, including ensuring clear title.

For example, the Lender may use the Unmarried Addendum when the Borrower resides in a State that recognizes civil unions, domestic partnerships, or registered reciprocal beneficiary relationships or when the property is located in such a State. "State" means any state, the District of Columbia, the Commonwealth of Puerto Rico, or any territory or possession of the United States.

If you selected "Unmarried" in Section 1, is there a person who is not your legal spouse but who currently has real property rights similar to those of a legal spouse?  NO  YES

If YES, indicate the type of relationship and the State in which the relationship was formed. For example, indicate if you are in a civil union, domestic partnership, registered reciprocal beneficiary relationship, or other relationship recognized by the State in which you currently reside or where the property is located.

Civil Union  Domestic Partnership

Registered Reciprocal Beneficiary Relationship

Other (explain) \_\_\_\_\_

State: CA

Borrower Name: Christine Test

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## Uniform Residential Loan Application— Lender Loan Information

This section is completed by your Lender.

### L1. Property and Loan Information

<p><b>Community Property State</b></p> <p><input checked="" type="checkbox"/> At least one borrower lives in a community property state.  <input checked="" type="checkbox"/> The property is in a community property state.</p> <p><b>Transaction Detail</b></p> <p><input type="checkbox"/> Conversion of Contract for Deed or Land Contract  <input type="checkbox"/> Renovation  <input type="checkbox"/> Construction-Conversion/Construction-to-Permanent</p> <p><input type="radio"/> Single-Closing    <input type="radio"/> Two-Closing</p> <p>Construction/Improvement Costs \$ _____                  Lot Acquired Date ____/____/____ (mm/dd/yyyy)                  Original Cost of Lot \$ _____</p>	<p><b>Refinance Type</b></p> <p><input type="radio"/> No Cash Out  <input type="radio"/> Limited Cash Out  <input type="radio"/> Cash Out</p> <p><b>Refinance Program</b></p> <p><input type="radio"/> Full Documentation  <input type="radio"/> Interest Rate Reduction  <input type="radio"/> Streamlined without Appraisal  <input type="radio"/> Other _____</p> <p><b>Energy Improvement</b></p> <p><input type="checkbox"/> Mortgage loan will finance energy-related improvements.  <input type="checkbox"/> Property is currently subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid for through property taxes (e.g., the Property Assessed Clean Energy program).</p>
<p><b>Project Type</b>    <input type="checkbox"/> Condominium    <input type="checkbox"/> Cooperative    <input type="checkbox"/> Planned Unit Development (PUD)    <input checked="" type="checkbox"/> Property is not located in a project</p>	

### L2. Title Information

<p>Title to the Property <b>Will</b> be Held in What Name(s):  <u>Christine Test</u></p> <p><b>Estate Will be Held in</b></p> <p><input checked="" type="radio"/> Fee Simple  <input type="radio"/> Leasehold Expiration Date ____/____/____ (mm/dd/yyyy)</p> <p><b>Manner in Which Title Will be Held</b></p> <p><input type="radio"/> Sole Ownership    <input type="radio"/> Joint Tenancy with Right of Survivorship  <input type="radio"/> Life Estate    <input type="radio"/> Tenancy by the Entirety  <input type="radio"/> Tenancy in Common    <input type="radio"/> Other</p>	<p><b>For Refinance:</b> Title to the Property is <b>Currently</b> Held in What Name(s):</p> <p><b>Trust Information</b></p> <p><input type="radio"/> Title Will be Held by an Inter Vivos (Living) Trust  <input type="radio"/> Title Will be Held by a Land Trust</p> <p><b>Indian Country Land Tenure</b></p> <p><input type="radio"/> Fee Simple On a Reservation  <input type="radio"/> Individual Trust Land (Allotted/Restricted)  <input type="radio"/> Tribal Trust Land On a Reservation  <input type="radio"/> Tribal Trust Land Off Reservation  <input type="radio"/> Alaska Native Corporation Land</p>
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### L3. Mortgage Loan Information

<p><b>Mortgage Type Applied For</b></p> <p><input checked="" type="radio"/> Conventional    <input type="radio"/> USDA-RD  <input type="radio"/> FHA    <input type="radio"/> VA    <input type="radio"/> Other _____</p> <p><b>Amortization Type</b></p> <p><input checked="" type="radio"/> Fixed Rate    <input type="radio"/> Other (explain): _____  <input type="radio"/> Adjustable Rate</p> <p><b>If Adjustable Rate:</b></p> <p>Initial Period Prior to First Adjustment _____ (months)                  Subsequent Adjustment Period _____ (months)</p> <p><b>Loan Features</b></p> <p><input type="checkbox"/> Balloon / Balloon Term _____ (months)  <input type="checkbox"/> Interest Only / Interest Only Term _____ (months)  <input type="checkbox"/> Negative Amortization  <input type="checkbox"/> Prepayment Penalty / Prepayment Penalty Term _____ (months)  <input type="checkbox"/> Temporary Interest Rate Buydown/Initial Buydown Rate _____ %  <input type="checkbox"/> Other (explain): _____</p>	<p><b>Terms of Loan</b></p> <p>Note Rate _____ %                  Loan Term <u>360</u> (months)</p> <p><b>Mortgage Lien Type</b></p> <p><input checked="" type="radio"/> First Lien  <input type="radio"/> Subordinate Lien</p> <p><b>Proposed Monthly Payment for Property</b></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">First Mortgage (P &amp; I)</td> <td style="text-align: right;">\$ <u>666.67</u></td> </tr> <tr> <td>Subordinate Lien(s) (P &amp; I)</td> <td style="text-align: right;">\$ <u>69.06</u></td> </tr> <tr> <td>Homeowner's Insurance</td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td>Supplemental Property Insurance</td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td>Property Taxes</td> <td style="text-align: right;">\$ <u>312.50</u></td> </tr> <tr> <td>Mortgage Insurance</td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td>Association/Project Dues (Condo, Co-Op, PUD)</td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td>Other</td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td><b>TOTAL</b></td> <td style="text-align: right;"><b>\$ <u>1,048.23</u></b></td> </tr> </table>	First Mortgage (P & I)	\$ <u>666.67</u>	Subordinate Lien(s) (P & I)	\$ <u>69.06</u>	Homeowner's Insurance	\$ _____	Supplemental Property Insurance	\$ _____	Property Taxes	\$ <u>312.50</u>	Mortgage Insurance	\$ _____	Association/Project Dues (Condo, Co-Op, PUD)	\$ _____	Other	\$ _____	<b>TOTAL</b>	<b>\$ <u>1,048.23</u></b>
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Other	\$ _____																		
<b>TOTAL</b>	<b>\$ <u>1,048.23</u></b>																		



**L4. Qualifying the Borrower – Minimum Required Funds or Cash Back**

<b>DUE FROM BORROWER(S)</b>	
A. Sales Contract Price	\$ 300,000.00
B. Improvements, Renovations, and Repairs	\$
C. Land (if acquired separately)	\$
D. For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction (See Table 3a. Property You Own)	\$
E. Credit Cards and Other Debts Paid Off (See Table 2c. Liabilities — Credit Cards, Other Debts, and Leases that You Owe)	\$
F. Borrower Closing Costs (including Prepaid and Initial Escrow Payments)	\$ 5,968.80
G. Discount Points	\$
<b>H. TOTAL DUE FROM BORROWER(s) (Total of A thru G)</b>	<b>\$ 305,968.80</b>
<b>TOTAL MORTGAGE LOANS</b>	
I. Loan Amount Loan Amount Excluding Financed Mortgage Insurance (or Mortgage Insurance Equivalent) \$ <u>240,000.00</u> Financed Mortgage Insurance (or Mortgage Insurance Equivalent) Amount \$ <u>0.00</u>	\$ 240,000.00
J. Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing (See Table 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing)	\$ 10,000.00
<b>K. TOTAL MORTGAGE LOANS (Total of I and J)</b>	<b>\$ 250,000.00</b>
<b>TOTAL CREDITS</b>	
L. Seller Credits (Enter the amount of Borrower(s) costs paid by the property seller)	\$
M. Other Credits (Enter the sum of all other credits — Borrower Paid Fees, Earnest Money, Employer Assisted Housing, Lease Purchase Fund, Lot Equity, Relocation Funds, Sweat Equity, Trade Equity, Other)	\$ 2,000.00
<b>N. TOTAL CREDITS (Total of L and M)</b>	<b>\$ 2,000.00</b>
<b>CALCULATION</b>	
TOTAL DUE FROM BORROWER(s) (Line H)	\$ 305,968.80
LESS TOTAL MORTGAGE LOANS (Line K) AND TOTAL CREDITS (Line N)	-\$ 252,000.00
Cash From/To the Borrower (Line H minus Line K and Line N) NOTE: This amount does not include reserves or other funds that may be required by the Lender to be verified.	\$ <b>53,968.80</b>

Borrower Name: Christine Test  
 Uniform Residential Loan Application  
 Freddie Mac Form 65 • Fannie Mae Form 1003  
 Effective 1/2021

Borr. Init. \_\_\_\_\_

