Home Equity Line of Credit Uniform Residential Loan Application

This application is designed to					pplicants	should complete this fo	rm as "Borrower" or "	Co-Borrower,"
as applicable. Co-Borrower infor						the income or assets		
(including the Borrower's spouse	e) will be used as a b	asis for loan qual	lification or	the incom	e or ass	ets of the Borrower's	spouse or other per	son who has
community property rights purs	uant to state law wi	Il not be used as	a basis for loa	n qualificatio	n, but his	or her liabilities must b	e considered because	the spouse or
other person has community p	roperty rights pursua	nt to applicable	law and Borro	wer resides	n a com	munity property state, t	he security property is	s located in a
community property state, or th	e Borrower is relying	on other property	y located in a c	ommunity pro	perty sta	te as a basis for repayme	ent of the loan.	
If this is an application for joint	credit, Borrower and	Co-Borrower eac	h agree that we	e intend to ap	ply for jo	int credit (sign below):		
Borrower		Co-Borrow	ver					
		I. TYPE OF	MORTGAGE	AND TERM	S OF LO	AN		
Mortgage VA Applied for:	Conventional USDA/Rural Housing	Other (explain):			Agency	Case Number	Lender Case Numbe	r
Amount	Interest Rate	No. of Months	Amortization	Fixed	Rate	Other (explain):		
\$	%		Type:	GPM		ARM (type):		
		II. PROPERTY I	NFORMATION	N AND PUR	OSE OF	LOAN		
Subject Property Address (street	, city, state & ZIP)							No. of Units
Legal Description of Subject Pro	perty (attach descrip	tion if necessary)					Ye	ear Built
Purpose of Loan Purchas		tion tion-Permanent	Other	(explain):		Property will be: Primary Residence	Secondary Residence	Investment
Complete this line if constru				WAS WE WAY	98190			mvootmone
Year Lot Original Cost Acquired	Amoun	t Existing Liens	(a) Present	Value of Lot		Cost of Improvements	Total (a + b)	
Complete this line if this is a	\$ refinance loan		\$		\$		\$	
Year Acquired Original Cost		t Existing Liens	Purpose of	Refinance		Describe Improvements	made	to be made
\$	\$					Cost: \$		
Title will be held in what Name(s)			1	Manner in	which Title will be held		ill be held in: Simple
Source of Down Payment, Settl	ement Charges, and/	or Subordinate Fi	nancing (explain	n)				sehold (show ration date)
	Borrower	III.	BORROWER	INFORMATI	ON	Co-Borrowe	er	
Borrower's Name (include Jr. or	Sr. if applicable)			Co-Borrower	s Name (include Jr. or Sr. if applic	cable)	
Social Security Number Home	Phone (incl. area cod	e) DOB (mm/dd/yyyy)	Yrs. School	Social Secur	ty Numbe	er Home Phone (incl. are	ea code) DOB (mm/dd/yyyy)	Yrs. School
Married Unmarried (divorced, w		dents (not listed by C	Co-Borrower)	Married		Unmarried (include single, divorced, widowed)	Dependents (not listed by I	Borrower)
Separated				Separa				
Present Address (street, city, state	(a, 21P) Own	Rent	No. Yrs.	Present Add	ess (stree	t, city, state, ZIP) Ow	vn Rent	No. Yrs.
Mailing Address, if different from	m Present Address			Mailing Addr	ess, if dif	ferent from Present Addr	ress	
If reciding at present address	o for loss than to-	110010 commit-4	to the fellow!	a.				
Former Address (street, city, state	ZIP)				ess (street	, city, state, ZIP)		1800 P. 1800 P.
Common Address (street, stry, State	, 21F) Own	Rent	No. Yrs.	Tomer Addr	55 1311 661	Ov	vn Rent	No. Yrs.

IV. EMPLOYMENT INFORMATION

Co-Borrower

Borrower

	Address of En	Self	Employed	Yrs. on this job		Self Employed	
				Yrs. employed in this line of work/profession			Yrs. employed in this line of work/profession
Position	/Title/Type of E	Business	Bus	iness Phone (incl. area code)	Position/Title/Type of Business	E	Business Phone (incl. area code)
If empl	loyed in curre	nt position for less tha	an two y	ears or if currently empl	oyed in more than one position,	complete the foll	owing:
Name &	Address of En	nployer Self	Employed	Dates (from - to)	Name & Address of Employer	Self Employed	Dates (from - to)
				Monthly Income			Monthly Income
				\$			\$
Position	/Title/Type of E	Business	Bus	iness Phone (incl. area code)	Position/Title/Type of Business	В	Business Phone (incl. area code)
Name & Address of Employer Self Emplo		Employed	Dates (from - to)	Name & Address of Employer	Self Employed	Dates (from - to)	
				Monthly Income			Monthly Income
Position	Position/Title/Type of Business		Bue	iness Phone (incl. area code)	Position/Title/Type of Business	I p	\$ Business Phone (incl. area code)
			-		2 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -		
Fannie Ma	Residential Loan A ae/Freddie Mac	pplication				Fanni Fred	ddie Mac Form 65 7/05 (Rev. 6/09)
Uniform F Fannie Ma VMP ®	Residential Loan A ae/Freddie Mac	pplication				Fanni Fred	ddie Mac Form 65 7/05 (Rev. 6/09)
Fannie Ma	Residential Loan A ae/Freddie Mac		ONTHLY	INCOME AND COMBINI	ED HOUSING EXPENSE INFORM	Fred	ddie Mac Form 65 7/05 (Rev. 6/09)
Fannie Ma VMP ®	Residential Loan A ae/Freddie Mac onthly Income			INCOME AND COMBINI	Combined Monthly	Fred	ddie Mac Form 65 7/05 (Rev. 6/09)
Fannie Ma VMP ®	ae/Freddie Mac	V. MC				Fred	ddie Mac Form 65 7/05 (Rev. 6/09) VMP21N (0907).01
Fannie Ma VMP ®	onthly Income	V. MC Borrower	Co-	Borrower Tota	al Combined Monthly Housing Expense	IATION Present	ddie Mac Form 65 7/05 (Rev. 6/09) VMP21N (0907).01
Gross Mo Base Em	onthly Income npl. Income*	V. MC Borrower	Co-	Borrower Tota	al Combined Monthly Housing Expense Rent	IATION Present	Proposed
Gross Mo Base Em	enthly Income npl. Income* e	V. MC Borrower	Co-	Borrower Tota	al Combined Monthly Housing Expense Rent First Mortgage (P&I)	IATION Present	Proposed
Gross Mo Base Err Overtim Bonuses Commis	enthly Income npl. Income* e	V. MC Borrower	Co-	Borrower Tota	Rent First Mortgage (P&I) Other Financing (P&I)	IATION Present	Proposed
Gross Mo Base Em Overtim Bonuses Commis	onthly Income npl. Income* e s ssions	V. MC Borrower	Co-	Borrower Tota	Rent First Mortgage (P&I) Other Financing (P&I) Hazard Insurance	IATION Present	Proposed
Gross Mo Base Em Overtim Bonuses Commis Dividenc Net Ren Other (be	onthly Income npl. Income* ne s sions ds/Interest ntal Income	V. MC Borrower	Co-	Borrower Tota	Rent First Mortgage (P&I) Other Financing (P&I) Hazard Insurance Real Estate Taxes	IATION Present	Proposed
Gross Mo Base Em Overtime Bonuses Commis Dividenc Net Ren Other (be	enthly Income npl. Income* ee s ssions ds/Interest atal Income	V. MC Borrower	Co-	Borrower Tota	Rent First Mortgage (P&I) Other Financing (P&I) Hazard Insurance Real Estate Taxes Mortgage Insurance	IATION Present	Proposed
Gross Mo Base Em Overtime Bonuses Commis Dividenc Net Ren Other (be	enthly Income npl. Income ssions ds/Interest atal Income atal Income	V. MC Borrower	Co-	Borrower Tota	Al Combined Monthly Housing Expense Rent First Mortgage (P&I) Other Financing (P&I) Hazard Insurance Real Estate Taxes Mortgage Insurance Homeowner Assn. Dues	IATION Present	Proposed
Gross Mo Base Err Overtime Bonuses Commis Dividenc Net Ren Other (be see the no	onthly Income npl. Income * ne s ssions ds/Interest ntal Income fore completing, otice in "describe ome," below)	S and the second of the second	\$ \$ additional of	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	Al Combined Monthly Housing Expense Rent First Mortgage (P&I) Other Financing (P&I) Hazard Insurance Real Estate Taxes Mortgage Insurance Homeowner Assn. Dues Other: Total	IATION Present \$	Proposed \$
Gross Mo Base Em Overtim Bonuses Commis Dividenc Net Ren Other (be see the no	onthly Income npl. Income * ne s ssions ds/Interest ntal Income fore completing, otice in "describe ome," below)	S and the second of the second	\$ \$ additional of	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	Rent First Mortgage (P&I) Other Financing (P&I) Hazard Insurance Real Estate Taxes Mortgage Insurance Homeowner Assn. Dues Other: Total ns and financial statements. ance income need not be revealed if the Bo	IATION Present \$	Proposed \$ Monthly Amount
Gross Mo Base Em Overtim Bonuses Commis Dividenc Net Ren Other (be see the no	onthly Income npl. Income * ne s ssions ds/Interest ntal Income fore completing, otice in "describe ome," below)	S and the second of the second	\$ \$ additional of	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	Rent First Mortgage (P&I) Other Financing (P&I) Hazard Insurance Real Estate Taxes Mortgage Insurance Homeowner Assn. Dues Other: Total ns and financial statements. ance income need not be revealed if the Bo	IATION Present \$	\$

VI. ASSETS AND LIABILITIES

This St	atement	and a	anv	applicable	supporting	schedules	may I	ое с	ompleted	jointly	by	both	married	and	unmarrie	d Co-	Borrowe	ers if	their	assets	and	liabilities	are
sufficie	ntly joine	d so	that	the Staten	nent can be	e meaningful	lly and	fair	ly present	ed on	a co	mbine	d basis;	othe	erwise, se	eparate	Staten	nents	and	Schedul	es ar	e require	d. If
the Co-	Borrower	secti	on v	vas comple	ted about	a non-applic	ant sp	ouse	e or other	person	, thi	s Stat	tement a	nd s	upporting	sche	dules m	ust b	e com	pleted	about	that spo	use
or othe	r person a	also															S 72.55	· · · [Terror Se	

ASSETS	Cash or Market Value	Liabilities and Pledged Assets. List the creditor's name including automobile loans, revolving charge accounts, re Use continuation soften, if necessary. Indicate by (*) those was a continuation of the subject reports.	eal estate loans, alimony, chil	d support, stock pledges, etc.
Cash deposit toward purchase held by:	\$	owned or upon refinancing of the subject property. LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
		Name and address of Company	\$ Payment/Months	\$
List checking and savings accounts b	elow	-		
Name and address of Bank, S&L, or Credi				
		Acct. no.		
		Name and address of Company	\$ Payment/Months	\$
Acct. no.		Name and address of Company	\$ Payment/Ivionths	\$
	\$			
Name and address of Bank, S&L, or Cred	t Union			
		Acct. no.		
Acct. no.		Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$			
Name and address of Bank, S&L, or Cred	it Union			
		Acct. no.		
		Name and address of Company	\$ Payment/Months	\$
Acct. no.	4			- Marie
Name and address of Bank, S&L, or Credi	it Union			
Walnu and addition of the control of	t offici.			
		Acct. no.		
				100
Acct. no.	1	Name and address of Company	\$ Payment/Months	\$
	\$			
Stocks & Bonds (Company name/number & description)	\$			
a double,				
		Acct. no.		
		Name and address of Company	\$ Payment/Months	\$
Life insurance net cash value	\$			
Face amount: \$				
Subtotal Liquid Assets	\$	7		
Real estate owned (enter market value	\$			
from schedule of real estate owned)	4	Acct. no.		
Vested interest in retirement fund		Name and address of Company	\$ Payment/Months	\$
Net worth of business(es) owned	\$	- Name and address or company	V r dymont/months	*
(attach financial statement)	\$			
Automobiles owned (make and year)	128			
	\$			
		Acct. no.		
		Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
Other Assets (itemize)	\$			
		Job-Related Expense (child care, union dues, etc.)	\$	
		etc.,		
		Total Monthly Payments	Ś	
Total Assets a.	\$	Not Worth	Total Liabilities b.	
i otal Assets a.	\$	(a minus b)	Total Liabilities b.	\$

		VI ACC	TO AND	TARILITIES (
Schedule of Real Estate Owned (If additional pro	parties ar			ABILITIES (cont'e	4)			
	1	1		Ĭ		l	Insurance,	1
Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property		esent et Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Maintenance, Taxes & Misc.	Net Rental Income
18		ŝ		ŝ	\$	\$	s	ŝ
	1						É	i -
	_						-	
	Totals	ŝ		ŝ	ŝ	Ś	ŝ	ŝ
List any additional names under which credit h			n received	and indicate appr	opriate credito	r name(s) and		
Alternate Name	- 92			Creditor Name			Account Number	
VII. DETAILS OF TRANSACTIO	N				principalities apprincipalities	ARATIONS		
a. Purchase price \$			use conti	swer "Yes" to any nuation sheet for	/ questions a the explanation.	rough i, pleas	-	300
b. Alterations, improvements, repairs			a. Are the	re any outstanding	iudaments agains	st vou?	Yes N	o Yes No
c. Land (if acquired separately)		_	aces pursuit	ou been declared ba		Por proteon con	HH	레버버
d. Refinance (incl. debts to be paid off)				ou had property fore		given title or dee	ed in	테버 H
e. Estimated prepaid items f. Estimated closing costs				reof in the last 7 ye u a party to a lawsui			HH	
g. PMI, MIP, Funding Fee			e. Have y	ou directly or indire	ectly been obliga			
h. Discount (if Borrower will pay)				r of title in lieu of fo ge loans, SBA loan				
i. Total costs (add items a through h)			(mobile) home loans, any r details, including	nortgage, financi	ial obligation, bo	ond, or loan quar	
j. Subordinate financing			FHA or	VA case number, if	any, and reason	s for the action.	.)	
k. Borrower's closing costs paid by Seller			f. Are voi	u presently delinque	nt or in default of	on any Federal o	debt or	_
I. Other Credits (explain)			any ot	her loan, mortgage tee? If "Yes," give	, financial oblig	gation, bond, o	or loan	
Galler Greater (Grephan)			questio	n.				
			g. Are you mainter	u obligated to pay al nance?	imony, child sup	port, or separate	e 🔲 🗀	
				part of the down par	yment borrowed	?		
			i. Are you	a co-maker or end	orser on a note?		🔲 🗀	
			j. Are you	a U.S. citizen?				
			k. Are you	u a permanent reside	ent alien?			
m. Loan amount			I. Do you	u intend to occupy nce? If "Yes," comp	the property	as your primar	у 🗌	
(exclude PMI, MIP, Funding Fee financed)			1000	ou had an owners	and and Maria		e last —	
n. PMI, MIP, Funding Fee financed			three y					
o. Loan amount (add m & n)			(PF	R), second home (SF	l), or investment	property (IP)?		
p. Cash from/to Borrower			joir	w did you hold title tily with your spous				_
(subtract j, k, l & o from i)	iX	ACKNO	(O)	? ENT AND AGREEN	MENT			
Each of the undersigned specifically represents to Lender at	HEREST STREET	制制的開始的發展				urers, servicers, su	occessors and assig	ns and agrees and
acknowledges that: (1) the information provided in this application may result in civil liab	cation is tru	e and corre	ct as of the	late set forth opposite	my signature and t	hat any intentional	or negligent misre	presentation of this
this application, and/or in criminal penalties including, but not pursuant to this application (the "Loan") will be secured by a m	limited to,	fine or impr	sonment or be	oth under the provisions	s of Title 18, United	States Code, Sec	. 1001, et seq.; (2)	the loan requested
or use; (4) all statements made in this application are made fo	the purpo	se of obtain	ing a residenti	al mortgage loan; (5) the	e property will be o	ccupied as indicate	ed in this application	: (6) the Lender, it
servicers, successors or assigns may retain the original and/or successors, and assigns may continuously rely on the informa	tion contain	ed in the ap	plication, and	I am obligated to amen	d and/or supplemen	it the information p	rovided in this appli	ication if any of th
material facts that I have represented herein should change passigns may, in addition to any other rights and remedies the	at it may ha	eve relating	to such deline	quency, report my nam	e and account infor	mation to one or i	more consumer rep	orting agencies: (9
ownership of the Loan and/or administration of the Loan acc successors or assigns has made any representation or warrants	, express o	r implied, to	me regarding	the property or the con-	dition or value of the	e property; and (11) my transmission o	f this application as
an "electronic record" containing my "electronic signature," as application containing a facsimile of my signature, shall be as e								
Acknowledgement. Each of the undersigned hereby acknowled or obtain any information or data relating to the Loan, for any least or obtain any information or data relating to the Loan, for any least or obtain any information or data relating to the Loan, for any least or obtain any information or data relating to the Loan, for any least or obtain any information or data relating to the Loan, for any least or obtain any information or data relating to the Loan, for any least or obtain any information or data relating to the Loan, for any least or obtain any information or data relating to the Loan, for any least or obtain any information or data relating to the Loan, for any least or obtain any information or data relating to the Loan, for any least or obtain any information or data relating to the Loan, for any least or obtain any information or data relating to the Loan, for any least or obtain any information or data relating to the Loan, for any least or obtain any information or data relating to the Loan, for any least or obtain any information or data relating to the Loan, for any least or obtain any information or data relating to the least or obtain a least	lges that an	y owner of	the Loan, its s	servicers, successors an	d assigns, may veri	fy or reverify any in	nformation containe	d in this application
Borrower's Signature	- gramate Dt	Date	- 30 Gillough al	Co-Borrower's Sig		opphoadon of a con	Da	
		ADSTRUCTION OF THE PARTY OF THE						
X	1	1		X				
I/We fully understand that it is a Federal crime punisl as applicable under the provisions of Title 18, United					ly make any fals	e statements co	oncerning any of	the above facts
Borrower's Signature:		Date		Co-Borrower's Sig	nature:		Da	te
				2				50 6 5
X				X				