Loan Application Instructions for completing

Lender:

State Bank of Bement - Monticello Branch 1927 North Market St. P.O. Box 498 Monticello, IL. 61856-0498

IMPORTANT APPLICANT INFORMATION: Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. 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.

YOU CAN USE THIS INSTRUCTION SHEET TO HELP YOU COMPLETE THE ATTACHED APPLICATION. ONCE YOU HAVE COMPLETED THE APPLICATION, SIMPLY RETURN IT TO YOUR LENDER AT THE ADDRESS LISTED ABOVE. \*\*Joint Credit Acknowledgement: Please sign here to acknowledge that you intend to apply for joint credit.

TYPE OF MORTGAGE AND TERMS OF LOAN Please leave blank until you have reviewed this with your loan representative. I.

PROPERTY INFORMATION AND PURPOSE OF LOAN П.

- A. SUBJECT PROPERTY ADDRESS Enter the property street address, city, state, and zip code.
- B. NUMBER OF UNITS Enter the number of units for this property (e.g., 1 = single family house, condominium or townhouse; 2 = duplex).
- C. LEGAL DESCRIPTION OF SUBJECT PROPERTY Enter the legal description (lot, block and subdivision; metes and bounds; or registered land survey). Include the county, if known.
- D. YEAR BUILT Enter the month and year the improvement to the real estate was built.
- E. PURPOSE OF LOAN Check the box next to your purpose for obtaining the loan.
- F. PROPERTY WILL BE Check the appropriate box as to whether the real estate being financed will be your primary residence, secondary residence or investment property.

Complete items G through L if this loan involves Construction or Construction-Permanent financing,

- G. YEAR LOT ACQUIRED Enter month and year you acquired the lot.
- H. ORIGINAL COST Enter the original cost of the lot.
- AMOUNT EXISTING LIENS Enter the amount of existing money owed on the lot, if any. I.
- J. PRESENT VALUE OF LOT - Enter the present value of the lot.
- K. COST OF IMPROVEMENTS Enter the cost of improvements already made to the lot and/or the estimated cost of any improvements to be made to the lot. L. TOTAL (a + b) - Add the figures of line J and K.

Complete items M through Q if this loan involves a refinancing of an existing loan.

- M. YEAR ACQUIRED Enter the month and year you acquired the property.
- N. ORIGINAL COST Enter the original cost of obtaining the property.
- O. AMOUNT EXISTING LIENS Enter the amount of existing money owed on the property.
- P. PURPOSE OF REFINANCE Enter your reason for requesting this loan.
   Q. DESCRIBE IMPROVEMENTS Enter the nature and estimated cost of any improvements made or to be made to the property. R.
- TITLE WILL BE HELD IN WHAT NAME(S) Enter exactly how you want your name(s) to appear on the deed of trust/mortgage deed.
- MANNER IN WHICH TITLE WILL BE HELD Enter how you want to hold title to the property (e.g., as joint tenants or as tenants in common). T. ESTATE WILL BE HELD IN - Check the "Fee Simple" box if your want to note the property (e.g., as joint chants of as tenants in common).
   T. ESTATE WILL BE HELD IN - Check the "Fee Simple" box if your interest in the property was acquired through a dead. If you acquired or will be acquiring your interest through a lease, check the "Leasehold" box and show the year your leasehold interest in the property will expire.
   U. SOURCE OF DOWN PAYMENT, SETTLEMENT CHARGES - Show your source(s) for the down payment required to purchase the property and show your course(c) of experiment absence.
- source(s) of payment for settlement charges. Disclose any subordinate financing you will use to purchase the property.

III. BORROWER INFORMATION (Complete the following information for the Borrower and all Co-Borrowers)

- A. BORROWER'S NAME Enter your complete legal name.
- B. SOCIAL SECURITY NUMBER Enter your social security number.
  C. HOME PHONE Enter your complete home phone number.
- D. DATE OF BIRTH Enter your date of birth.
- E. YEARS OF SCHOOL Enter the number of years of schooling. Begin with grade one of elementary school.
- F. MARITAL STATUS Check box next to your present marital status.
- G. DEPENDENTS List the number and age(s) of your dependents. Do not list any dependent that also will be listed by another borrower for this loan.
   H. PRESENT ADDRESS Enter your complete present address. Include your mailing address, if different from your present address.
- OWN OR RENT Check box to show whether you own or rent your present residence. T.
- NUMBER OF YEARS Enter the number of years you have lived at your present address. J.

Complete the remainder of this section only if you have been residing at your present address for less than two years. You must list all your residences for the past two years. Use the continuation sheet on the back of this application if you need more space. Enter the information requested, using the instructions found in Section III H-J.

IV. EMPLOYMENT INFORMATION (Complete the following information for the Borrower and all Co-Borrowers)

- A. NAME AND ADDRESS OF EMPLOYER Enter the name and complete address of your Employer.
- B. SELF-EMPLOYED Check this box if you are self-employed.
- C. YEARS ON THIS JOB Enter the number of years you have been employed by this employer.D. YEARS EMPLOYED IN THIS LINE OF WORK/PROFESSION Enter the number of years you have been employed in this line of work.
- POSITION/TITLE/TYPE OF BUSINESS Enter your position or title with your employer and the type of business. E.
- F. BUSINESS PHONE Enter your complete business phone number.

Complete the remainder of this section only if you have been employed at your present job for less than two years or if you are currently employed in more than one position. Enter the information requested using the instructions found in Section IV A-F.

MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION (Complete the following information for the Borrower and all Co-Borrowers. Add V. the Borrower and Co-Borrower amounts together to give you your figures for the total column.)

Gross Monthly Income

- A. BASE EMPLOYMENT INCOME Enter your monthly income.
- B. OVERTIME Enter your monthly overtime income.
- BONUSES Enter your monthly bonus income.
- D. COMMISSIONS Enter your monthly commission income.E. DIVIDEND/INCOME Enter your monthly dividend or interest income.
- NET RENTAL INCOME Enter your monthly net rental income F.
- OTHER Enter any other monthly income. Any figure entered in this column must be described in the area below. G.
- H. TOTAL - Enter your total monthly income. Add each column to figure Borrower, Co-Borrower and Combined total monthly income.
- DESCRIBE OTHER INCOME Describe your source of income for amounts you listed on line G of this section. Indicate with a "B" or a "C" if the income is from I. the Borrower or the Co-Borrower.

Combined Monthly Housing Expenses

In the "Present" column, enter the information with regards to your existing primary residence. Your loan representative will complete the "Proposed" column.

n Residential Loan Application Mae/Freddie Mac lters Kluwer Financial Services

# VI. ASSETS AND LIABILITIES

## ASSETS

- A. COMPLETED JOINTLY/NOT JOINTLY Check the box that describes how assets and liabilities are related to the Borrower and Co-Borrower. Check "Jointly" if both applicants' assets and liabilities will be disclosed by completion of this section. Check "Not Jointly" if only the Borrower's or the Co-Borrower's assets will be disclosed by completion of this section. The box must be checked "Jointly" if the Co-Borrower is a spouse.
- CASH DEPOSIT TOWARD PURCHASE Enter the name of the person or the company holding the earnest money that will be used for the purchase of the subject property. C. CASH OR MARKET VALUE - Enter the amount of this cash deposit. D. LIST CHECKING AND SAVINGS ACCOUNTS - Enter name and mailing address of any bank, savings and loan, or credit union where you have an account.

- E. ACCOUNT NUMBER Enter your account number.
- DOLLAR AMOUNT Enter the cash value of the account. F.
- STOCK AND BONDS Enter the name and address of your Broker. G.
- H. DOLLAR AMOUNT Enter the cash value for each listed item.
- LIFE INSURANCE/NET CASH VALUE Enter your present net cash value of all your life insurance policies. This amount is what you may borrow against your I. life insurance policy.
- J. FACE AMOUNT - Enter the death benefit value of your life insurance policy.
- K. SUBTOTAL LIQUID ASSETS - Enter the total amount of all items you have listed as assets.
- L. REAL ESTATE VALUE Enter the value of all real estate listed on "Schedule of Real Estate Owned" on page 3 of this application. M. VESTED INTEREST IN RETIREMENT ACCOUNT Enter the amount of your retirement account. N. NET WORTH OF BUSINESS(ES) OWNED Enter the net worth of any business(es) you own.

- O. AUTOMOBILES OWNED Enter the year and make of each automobile you own.
- P. DOLLAR OR MARKET VALUE Enter the market value of each automobile you own.
- OTHER ASSETS List any other assets that you own. Q.
- R. DOLLAR AMOUNT Enter the value of these other assets. TOTAL ASSETS - Enter the total value of listed assets. S.

# LIABILITIES

- T. NAME AND ADDRESS Enter the name and mailing address of each company to whom you owe a debt.
- U. ACCOUNT NUMBER Enter the number of your account.V. PAYMENT, REMAINING MONTHS Enter your monthly payment on each debt and the number of months remaining to pay off this debt.
- W. UNPAID BALANCE Enter remaining debt balance on each account.
- X. ALIMONY/CHILD SUPPORT Enter the name of the person receiving alimony, child support or separation maintenance payments from you.
- Y. DOLLAR AMOUNTS Enter the monthly amounts of these alimony, child support or separation maintenance payments.
- Z. JOB RELATED EXPENSES Enter any expenses that are related to your job (e.g., child care, union dues, professional fees).
- AA. DOLLAR AMOUNT Enter the monthly dollar amount of these job related expenses. AB. TOTAL MONTHLY PAYMENTS Enter the total amount of all listed monthly payments.
- AC. TOTAL LIABILITIES Enter the total of all remaining unpaid balances.
- AD. NET WORTH Enter the figure derived from subtracting total liabilities from total assets.
- AE. SCHEDULE OF REAL ESTATE OWNED Enter complete property address of all property you own.
- AF. STATUS OF PROPERTY For each property listed, show its current status; "S" if sold, "PS" if presently listed for sale, and "R" if the property is currently being rented or will be rented.
- AG. TYPE OF PROPERTY Enter what type of property you own (e.g., condominium, townhouse, single family detached, etc.). AH. PRESENT MARKET VALUE Enter the present market value of the property.
- AI. AMOUNT OF MORTGAGE AND LIENS Enter the total amount of all liens against this property.
- GROSS RENTAL INCOME Enter the total amount of rental income received from this property. AJ.
- AK. MORTGAGE PAYMENTS Enter the monthly principal and interest payment for each lien on this property. AL. INSURANCE, MAINTENANCE, TAXES AND MISC. Enter the monthly dollar amount you pay for insurance, maintenance, taxes and any miscellaneous expense associated with this property.
- AM. NET RENTAL INCOME Subtract mortgage payments, insurance, taxes, maintenance, and miscellaneous costs from the gross rental income to derive your net rental income
- AN. COLUMN TOTALS Add each column and enter the total.
- AO. ADDITIONAL NAME FOR CREDIT List any other names under which you have previously received credit, along with the creditor's name and your account number.

VII. DETAILS OF TRANSACTIONS - Your loan representative will complete this section.

#### VIII. DECLARATIONS

Answer "Yes" or "No" to each question, as appropriate. If you answer "Yes" to any of these questions, include an explanation of the "Yes" answer with your application. For example, if you answer "Yes" to declaring bankruptcy within the past 7 years, include:

- A letter explaining why it was necessary to file bankruptcy. A certified copy of the "discharge from bankruptcy."
- A certified copy of petition showing assets and liabilities involved.

#### IX. ACKNOWLEDGMENT AND AGREEMENT

A. SIGNATURE AND DATE - Sign and date form after reading the statement contained in Section IX.

### X. INFORMATION FOR GOVERNMENT MONITORING

Complete this section should you wish to furnish this information to the Federal Government.

A. DO NOT WISH TO FURNISH - Check this box if you do not want to furnish the race/national origin and sex information.

- B. ETHNICITY Check appropriate box.
- C. RACE Check appropriate box.
- D. SEX Check appropriate box
- TO BE COMPLETED BY LOAN ORIGINATOR Your loan representative will provide this information. E.
- XI. CONTINUATION SHEET PAGE 4

Enter Borrower and Co-Borrower name. Use this space for answers to the application that required additional explanation. Sign and date the bottom of the form.

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Uniform Residential Loan Application This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or 🛄 the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower Co-Borrower			
I. TYPE OF MORTGAGE AND TERMS OF LOAN			
VA Conventional Other (explain):	Lender Case Number		
Applied for:FHAUSDA/Rural Housing Service			
Amount Interest Rate No. of Months Amortization Fixed Rate Other (explain):			
Subject Property Address (street, city, state & ZIP)	No. of Units		
Legal Description of Subject Property (attach description if necessary)	Year Built		
Purpose of Loan       Purchase       Construction       Other (explain):       Property will be:         Refinance       Construction-Permanent       Primary       Residence	Secondary Residence Investment		
Complete this line if construction or construction-permanent loan.         Year Lot       Original Cost       Amount Existing Liens       (a) Present Value of Lot       (b) Cost of Improvements         Acquired       Acquired       Amount Existing Liens       (b) Cost of Improvements       (c) Present Value of Lot	Total (a + b)		
\$ \$ \$	\$		
Complete this line if this is a refinance loan.         Year       Original Cost       Amount Existing Liens       Purpose of Refinance       Describe         Acquired       Amount Existing Liens       Purpose of Refinance       Describe	made to be made		
\$ \$ Cost: \$			
Title will be held in what Name(s) Manner in which Title will be held	Estate will be held in:		
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)	Fee Simple Leasehold (show expiration date)		
Borrower III. BORROWER INFORMATION Co-Borrower			
Borrower's Name (include Jr. or Sr. if applicable) Co-Borrower's Name (include Jr. or Sr. if applicable)	le)		
Social Security Number         Home Phone (incl. area code)         DOB (mm/dd/yyyy)         Yrs.         Social Security Number         Home Phone (incl. area code)	code) DOB Yrs. (mm/dd/yyyy) School		
Married Unmarried (include single, divorced, widowed) Separated Married Unmarried (include single, no. ages Married Married Married Unmarried (include single, no. ages Separated Married Separated Married Married Separated Married Married Separated Married Married Married Separated Separated Married Separated Married Separated Separated Married Separated Married Separated Married Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Separated Sepa	pendents (not listed by Borrower) ages		
Present Address (street, city, state, ZIP) Own Rent No. Yrs. Present Address (street, city, state, ZIP) Own	Rent No. Yrs.		
Mailing Address, if different from Present Address Mailing Address, if different from Present Address	;		
If residing at present address for less than two years, complete the following:			
Former Address (street, city, state, ZIP) Own Rent No. Yrs. Former Address (street, city, state, ZIP) Own	Rent No. Yrs.		
Borrower IV. EMPLOYMENT INFORMATION Co-Borrower			
Name & Address of Employer Self Employed Yrs. on this job Name & Address of Employer Self Employed	oyed Yrs. on this job		
Vre employed in this line	Vro. omployed in this line		
Yrs. employed in this line of work/profession	Yrs. employed in this line of work/profession		
Position/Title/Type of Business	Rusingge Dhone (incl. grad code)		
Position/Title/Type of Business Business Phone (incl. area code) Position/Title/Type of Business	Business Phone (incl. area code)		
If employed in current position for less than two years or if currently employed in more than one position, complete the Name & Address of Employer Dates (from - to) Name & Address of Employer	Dates (from - to)		
Self Employed Self Employed Self Employed Self Employed	byed		
Monthly Income	Monthly Income		
\$           Position/Title/Type of Business         Business Phone (incl. area code)         Position/Title/Type of Business	\$ Business Phone (incl. area code)		
Name & Address of Employer Self Employed Dates (from - to) Name & Address of Employer Self Employed	Dates (from - to)		
	,		
Monthly Income	Monthly Income		
Position/Title/Type of Business Business Phone (incl. area code) Position/Title/Type of Business	\$ Business Phone (incl. area code)		

		V. MUNTHLY INCOME	AND COMBINED HOU	SING EXPENSE INFORM	ATION	
Gross Monthly Income	Borrower	Co-Borrower	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				Homeowner Assn. Dues		
other income," below)				Other:		
Total	\$	\$	\$	Total	\$	\$
		provide additional documentatio			1*	<u> </u>
	ibe Other Income No			e need not be revealed if the Bo	rrower (B)	1 <b>.</b>
B/C		or Co-Borrower (C) does	not choose to have it conside	red for repaying this loan.		Monthly Amount
						\$
				FERENCE		
·				· · · · · · · · · · · · · · · · · · ·		+
				ULTRO		
		CES ZONG CONTRACTOR DURING CONTRACTOR	VI. ASSETS AND LIAB	The second se		State of the second second second second
sufficiently joined so the	hat the Statement	can be meaningfully and f	airly presented on a com	bined basis; otherwise, se	parate Statements and	r assets and liabilities are Schedules are required. If mpleted about that spouse
or other person also.	in was completed a			otatement and supporting		· ·
			Liphilition and Riedgod Ass	ets. List the creditor's name,		Jointly Not Jointly
ASSE	тѕ	Cash or Market Value		revolving charge accounts, rea		
Description		v aluc	Use continuation sheet, if r	necessary. Indicate by (*) those		
Cash deposit toward p	urchase held by:	\$	owned or upon refinancing	· · · · · · · · · · · · · · · · · · ·	Monthly Doverant 9	
			LIAB	ILITIES	Monthly Payment & Months Left to Pay	
	· ·		Name and address of (	Company	\$ Payment/Months	\$
	ula ac access		-			
List checking and sa			4			
Name and address of E	Bank, S&L, or Credi	t Union				
			Acct. no.			
			Newsonal address of (		A. D (0.4	
Acct. no.			Name and address of (	ompany	\$ Payment/Months	\$
A001. 110.		\$				
Name and address of E	Bank, S&L, or Credi	t Union				
			Acct. no.			
			Name and address of 0	Company	\$ Payment/Months	\$
Acct. no.		Ś				
Name and address of E	Bank, S&L, or Credi	t Union				
			Acct. no.	······································		
			Acct. no.			
			Name and address of 0	Company	\$ Payment/Months	\$
Acct. no.	· · · ·					
Name and address of E	Pank S&L or Cradi	t Union	- · · ·			
Name and address of E	Sank, S&L, or Credi	t Union				
	•		Acct. no.			
			Name and address of (	ompany	\$ Payment/Months	\$
Acct. no.				Jompany	v rayment/wonths	Y
		\$		and the second second		
Stocks & Bonds (Comp & description)	oany name/number	\$				
a description)						
			Acct. no.			
	· ·		Name and address of f	ompany	& Daymont /Marth	<u>د</u>
			Name and address of (	sompany	\$ Payment/Months	\$
Life insurance net cash	n value	\$				
Face amount: \$						
Subtotal Liquid Asse	ets	Ś				
Real estate owned (ent		\$	1 .			
from schedule of real e	estate owned)	2	Acct. no.			
·					A D	<u> </u>
Vested interest in retire	ement fund	\$	Name and address of (	Company	\$ Payment/Months	\$
Net worth of business(		\$				
(attach financial staten	nent)					
Automobiles owned (m	nake and year)	Ś				
8		•				
			Acct. no.			
			Alimentation	Concrete Mailter		
			Alimony/Child Support, Payments Owed to:	Separate Maintenance	\$	٧//////////////////////////////////////
Other Assets (itemize)		\$				ΛΠΠΠΙ
			Job-Related Expense (	child care, union dues,	Ś	$\forall                                      $
			etc.)		•	
						VIIIIII
		1.00 1.00				$\gamma \gamma $
			Total Monthly Paym	ents	\$	
	Total Assets a.	Ś	Net Worth (a minus b)	Ś	Total Liabilities b.	s
		1 T	(a minus u)	•		1.

Uniform Residential Loan Application Fannie Mae/Freddie Mac VMP ® Wolters Kluwer Financial Services Fannie Mae Form 1003 7/05 (Rev. 6/09) Freddie Mac Form 65 7/05 (Rev. 6/09) VMP321N (0907).01 Page 2 of 4

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		VI. ASSETS AND L	IABILITIES (cont'	d)			
Schedule of Real Estate Owned (If additional pro	perties a	re owned, use continu	ation sheet.)				
Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property		Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
-							
	Totals	\$	\$	\$	\$	\$	\$
List any additional names under which credit ha	as previ		and indicate appr Creditor Name	opriate credito		account number Account Number	

VII. DETAILS OF TRANSACTION	VIII. DECLARATIONS				
a. Purchase price \$		Borrower		Co-Borrower	
b. Alterations, improvements, repairs	use continuation sheet for explanation.	No	Yes	No	
c. Land (if acquired separately)	a. Are there any outstanding judgments against you?				
d. Refinance (incl. debts to be paid off)	b. Have you been declared bankrupt within the past 7 years?				
e. Estimated prepaid items	c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?				
f. Estimated closing costs	d. Are you a party to a lawsuit?				
g. PMI, MIP, Funding Fee	<ul> <li>e. Have you directly or indirectly been obligated on any loan which re transfer of title in lieu of foreclosure, or judgment? (This would include</li> </ul>				
h. Discount (if Borrower will pay)	mortgage loans, SBA loans, home improvement loans, educational	loans,	manuf	actured	
i. Total costs (add items a through h)	(mobile) home loans, any mortgage, financial obligation, bond, or loar provide details, including date, name, and address of Lender,	guaran		"Yes,"	
j. Subordinate financing	FHA or VA case number, if any, and reasons for the action.)				
k. Borrower's closing costs paid by Seller      I. Other Credits (explain)	f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.         g. Are you obligated to pay alimony, child support, or separate maintenance?         h. Is any part of the down payment borrowed?         i. Are you a co-maker or endorser on a note?         j. Are you a U.S. citizen?         k. Are you a permanent resident alien?				
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	I. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.				
n. PMI, MIP, Funding Fee financed	m. Have you had an ownership interest in a property in the last three years?				
o. Loan amount (add m & n)	(1) What type of property did you own principal residence (PR), second home (SH), or investment property (IP)?				
p. Cash from/to Borrower (subtract j, k, I & o from i)	<ul> <li>(2) How did you hold title to the home solely by yourself (S), jointly with your spouse (SP), or jointly with another person</li></ul>				

**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 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 (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, and I am obligated to 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 required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warrenty, express or implied, to me regarding the property or th

 Acknowledgement.
 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.

 Borrower's Signature
 Date
 Co-Borrower's Signature
 Date

x			x		
X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES					
and home mortgage disclosure laws information, or on whether you choo ethnicity, race, or sex, under Federal	You are not required to se to furnish it. If you fu regulations, this lender is e check the box below. (L	furnish this information, but are enco rnish the information, please provide b required to note the information on the	ouraged to do so. The lav both ethnicity and race. Fo e basis of visual observati	v provides that a lender may or race, you may check more ion and surname if you have n	with equal credit opportunity, fair housing not discriminate either on the basis of this than one designation. If you do not furnish nade this application in person. If you do not which the lender is subject under applicable
BORROWER I do not	wish to furnish this inform	nation.	CO-BORROWER	I do not wish to furnish	this information.
Ethnicity: Hispanic	or Latino Not H	lispanic or Latino	Ethnicity:	Hispanic or Latino	Not Hispanic or Latino
Alaska N	n Indian or ative Asian awaiian or cific Islander White		Race:	American Indian or Alaska Native Native Hawaiian or Other Pacific Islander	Asian Black or African American White
Sex: Female	Male		Sex:	Female	Male
To be Completed by Loan Originator:         This information was provided:       In a face-to-face interview         By the applicant and submitted by fax or mail         In a telephone interview       By the applicant and submitted via e-mail or the Internet					
Loan Originator's Signature				Date	
Х					
Loan Originator's Name (print or type) Loan Originator Identi				Loan Originator's Pho	one Number (including area code)
Loan Origination Company's	Loan Origination Company I	dentifier	Loan Origination Cor	npany's Address	

And Andrewson	CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION	and the second
Use this continuation sheet if you need more space to complete the Residential Loan	Borrower:	Agency Case Number:
Application. Mark <b>B</b> for Borrower or <b>C</b> for Co-Borrower.	Co-Borrower:	Lender Case Number:

# NMLS Originator ID #798451

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.

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

# **Demographic Information Addendum.** 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	Race: Check one or more
Hispanic or Latino	American Indian or Alaska Native - Print name of enrolled
Mexican Puerto Rican Cuban	or principal tribe:
Other Hispanic or Latino - <i>Print origin:</i>	
	Asian
For example: Argentinean, Colombian, Dominican,	Asian Indian Chinese Filipino
Nicaraguan, Salvadoran, Spaniard, and so on.	Japanese Korean Vietnamese
Not Hispanic or Latino	Other Asian - Print race:
I do not wish to provide this information	
Sex	
Female	
Male	For example: Hmong, Laotian, Thai, Pakistani,
$\Box$ I do not wish to provide this information	Cambodian, and so on.
	Black or African American
	Native Hawaiian or Other Pacific Islander
	Native Hawaiian 📋 Guamanian or 📋 Samoan Chamorro
	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 vis	sual observation or surname? $\Box$ NO $\Box$ YES
Was the sex of the Borrower collected on the basis of visual o	
Was the race of the Borrower collected on the basis of visual	
The Demographic Information was provided through:	이 같은 것 같은
Face-to-Face Interview  Teleph	one Interview 🗌 Fax or Mail 🗌 Email or Internet
(includes Electronic Media w/Video Component)	
Borrower Name:	
Uniform Residential Loan Application-Demographic Information Addendum	Revised 09/2017
Freddie Mac Form 65 ∙ Fannie Mae Form 1003 Bankers Systems™ VMP ®	VMP1602 (1710).01
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