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 in the 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 in 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-Borrowe	r									
				I. TYPE OF N	IORTGAGE A	AND TER	MS OF	LOAN	1					
Mortgage Applied for:	□ VA □ FHA	Conver		Other (expla	in):	Agency Case Number Lender Case Number					r			
Amount		Interest Ra		No. of Months	Amortizatio	on Type:	_	ixed Ra		er (explai	in):			
\$			%					PM		M (type):				
Subject Pro	perty Address	(street sity			IFORMATION	AND PU	RPOS	EOF	LOAN			No. of Units		
	perty Address	(Sileet, City,		г)								NO. OF OTHES		
Legal Descr	ription of Subje	ect Property ((attach des	scription if neces	sary)							Year Built		
Purpose of			onstructior onstructior	n 🔽 n-Permanent	Other (explair	ı):			<mark>erty will be:</mark> imary Residence	e 🗌 Seco	ondary Reside	nce Investment		
				tion-permanen										
Year Lot Acquired	Original Cos	t	Amount E	Existing Liens	(a) Present \	/alue of Lo	ot	(b) Co	ost of Improveme	ents	Total (a+b)			
·	\$		\$		\$			\$:	\$			
Complete t Year Acquired	his line if this Original Cos			Existing Liens	Purpose of F	Refinance		De	escribe Improve	ments	made	made to be made		
•	\$		\$					C	ost: \$					
	held in what N		Charges	nd/an Cubandina	to Financing (a	valaia)	Manr	ner in w	which Title will be	e held	√ F □ L	te will be held in: ee Simple .easehold(show expiration date)		
Source of D	own Payment	, Settlement	Charges a	nd/or Subordina	te Financing (e	xpiain)						spiration date)		
		Borrower			ORROWER					Borrow	-			
Borrower's I	Name (include	Jr. or Sr. if a	applicable)			Co-Borro	wer's N	ame (ir	nclude Jr. or Sr.	if applica	ble)			
Social Securi	ity Number Hor	me Phone (inc	l. area code	e) DOB (mm/dd/y	yyy) <mark>Yrs. School</mark>	Social See	curity Nu	mber I	Home Phone (incl.	area code	e) DOB (mm/de	d/yyyy) Yrs. School		
	(i.e l		4:	 Dependent	(not listed by		d (in a line				 Depend	ents (not listed by		
	(includes regis		•	5)	Co-Borrower)				gistered domest	•	5)	Borrower)		
Separate	ed (includes si	ligie, divorce	a, widowe	d) <mark>No.</mark> Ages		<mark>Onna</mark> <mark>Separ</mark>	`	ciudes	single, divorced	, widowe	d) <mark>No.</mark> Ages			
· · · ·	dress (street, o	itv. state. ZI	P/ country)		nt No. Yrs.			(stree	t, city, state, ZIP	/ country		Rent No. Yrs.		
		, ,,	, , ,		··· <u> </u>			(-, , , <u>-</u>	, , ,	,			
/ United S	States					/ Unite	d State	s						
Mailing Add	ress, if differe	nt from Prese	ent Addres	s		Mailing Address, if different from Present Address								
If residing	at present ad	dress for les	ss than tw	o years, compl	ete the followi	ing:								
¥	lress (street, c					- -	ddress	(street	, city, state, ZIP))	Own	RentNo. Yrs.		
Former Add	lress (street, c	ity, state, ZIF	?)	Own Re	nt No. Yrs.	Former A	ddress	(street	, city, state, ZIP))	Own 🗌	RentNo. Yrs.		
							Borro	wer						
	ential Loan App orm 65 7/05 (re				Page	1 of 4		orrower				1003 7/05 (rev. 6/09) pp1.frm (09/2013)		

	Borrower		IV. EMPL		IFORMATIC	ON	Co-Borro	Borrower		
Name & Address of Em	nployer Self	f Employed Yrs. on this job			Name & A	Address of Employer	Self	Employed	Yrs. on this job	
			Yrs. emplo line of work	yed in this k/profession					Yrs. employed in this line of work/profession	
Position/Title/Type of B	usiness	Business	Phone (incl.	<mark>area code)</mark>	Position/T	itle/Type of Business		Business	Phone (incl. area code)	
If employed in curren	t position for less ti	∣ nan two yea	rs or if curr	ently emplo	oyed in mo	re than one position, co	omplete t	he followin	g:	
Name & Address of Em	nployer Self	Employed	Dates (fror	n-to)	Name & A	Address of Employer	Self	Employed	Dates (from-to)	
			Monthly Inc	come					Monthly Income	
			\$						\$	
Position/Title/Type of B	usiness	Business	Phone (incl.	area code)	Position/T	itle/Type of Business		Business	Phone (incl. area code)	
Name & Address of Em		 Employed	Dates (fror	n to)	Name & A	Address of Employer		Employed	Dates (from-to)	
Name & Address of En		=mpioyea	Dales (1101	11-10)	Name & F			Employed	Dates (IIOIII-to)	
			Monthly In						Manath I. In a number	
			Monthly Ind	come					Monthly Income \$	
Position/Title/Type of B	usiness	Business	Phone (incl.	area code)	Position/T	itle/Type of Business		Business	Phone (incl. area code)	
Name & Address of Em			D ((Nama 8 A	Address of Employer				
Name & Address of En		Employed	Dates (fror	n-to)			Self	Employed	Dates (from-to)	
			Monthly Inc	come					Monthly Income	
Desition/Title/Turne of D		Dusiness	\$ Dhana (incl		Decition/T	title /Turne of Ducineses		Ducinese	þ	
Position/Title/Type of B	usiness	Business	Phone (incl.	area code)	Position/ I	itle/Type of Business		Business	Phone (incl. area code)	
Name & Address of Em	nployer Self	I Employed	Dates (from	n-to)	Name & A	Address of Employer	Self	Employed	Dates (from-to)	
			Monthly Inc	come					Monthly Income	
			\$						\$	
Position/Title/Type of B	usiness	Business	Phone (incl.	area code)	Position/T	itle/Type of Business		Business	Phone (incl. area code)	
	V MON					KPENSE INFORMATION	1			
Gross						Combined Monthly				
Monthly Income	Borrower	Co-B	orrower	То	tal	Housing Expense	Pr	esent	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 Other (before completing,						Mortgage Insurance Homeowner Assn. Dues				
see the notice in "describe other income." below)						Other:				
Total	\$	\$		\$		Total	\$		\$	
			rovide additi		entation suc	ch as tax returns and fina		ements.	Ŷ	
Describe Other Income	Notice: Alim	ony, child su	ipport, or se	parate maint	enance inc	ome need not be reveale	d if the			
1	Borr	ower (B) or (-o-Borrower	(C) does no	t cnoose to	have it considered for re	epaying th	us ioan.	1	
B/C									Monthly Amount	

Monthly Amount
\$

Borrower

Co-Borrower

_

This Statement and any applicable suppor	tina scł	hedules	s may be co	omr	I. ASSETS A	both married	and uni	married Co-borrov	ver	s if their assets	and liabili	ties are	sufficiently joined	
so that the Statement can be meaningfully was completed about a non-applicant spo	y and f	airly pr	esented on	a	combined basi	s; otherwise,	separat	e Statements and	d So	chedules are r y that spouse o	equired. If or other pe	the Co rson al	-Borrower section	
ASSETS		Cash			l iabilities a	nd Pledged A	ssets	ist the creditor's n	ham	Comple		Jointly		
Cash deposit toward purchase held by:	\$	larket	Value		 Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstandi debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child suppo 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. 									
						<u>.</u>		Monthly Pa Months Lef		Unpaid Balance				
List checking and savings account	s belo	W			Name and a	address of Co	ompany	/		\$ Payment/N		\$		
Name and address of Bank, S&L, or C	Credit I	Union			Acct. no.									
Acct. no.	\$					address of Co	ompany	/		\$ Payment/N	Nonths	\$		
Name and address of Bank, S&L, or C	•	Inion												
· · · · · · · · · · · · · · · · · · ·					Acct. no.									
Applying	¢				Name and a	address of Co	ompany	/		\$ Payment/M	Nonths	\$		
Acct. no. Name and address of Bank, S&L, or C	\$ Credit (Union												
					Acct. no.									
					Name and a	address of Co	ompany	/		<pre>\$ Payment/N</pre>	Nonths	\$		
Acct. no.	\$													
Stocks & Bonds (Company name/number description)	\$													
					Acct. no. Name and address of Company					¢ Dev me e mt/A	Acatha	¢		
										\$ Payment/N	vionins	\$		
Life insurance net cash value	\$													
Face amount: \$														
Subtotal Liquid Assets	\$				Acct. no.									
Real estate owned (enter market value from schedule of real estate owned)	\$				Name and address of Company					\$ Payment/N	Nonths	\$		
Vested interest in retirement fund	\$													
Net worth of business(es) owned (attach financial statement)	\$				Acct. no.									
Automobiles owned (make and year)	<mark>\$</mark>				Alimony/Child Support/Separate Maintenance Payments Owed to:					\$				
Other Assets (itemize)	\$				Job-Related Expense (child care, union dues, etc.)				5.)	\$				
					Total Month	nly Payment			\$		1			
	-				Net Worth	=>			_					
Total Assets a.	\$				(a minus b)		\$			Total Liabil	ities b.	\$		
Schedule of Real Estate Owned (if add Property Address (enter S if sold, PS sale or R if rental being held for incom	if pend	• •	rties are o Type of Property		Present	Amount	of	Gross Rental Income		Mortgage Payments	Insura Mainten Taxes &	ance,	Net Rental Income	
			Froperty		viainet value					Fayments		IVIISC.		
				\$		\$		\$	\$		\$		\$	
		•	Totals	\$		\$		\$	\$		\$		\$	
List any additional names under which Alternate Name	credit	has pi	eviously b		n received and reditor Name	d indicate app	propriat	te creditor name((s) a		umber(s) ccount Nu			
Uniform Posidontial Loop Application								ower		-	annio Maa I	Eorm 40	03 7/05 / 201 6/00	
Uniform Residential Loan Application					-		Co-l	Borrower		_ Fa	inne wae i	-011110	03 7/05 (rev. 6/09)	

VII. DETAILS OF TRANSAC	ΓΙΟΝ	VIII. DECLARATIONS				
a. Purchase price	\$	If you answer "Yes" to any questions a through i,	Borro	wer	Co-Bo	orrower
b. Alterations, improvements, repairs		please use continuation sheet for explanation.	Yes	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?		Ц		
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		e. Have you directly or indirectly been obligated on any loan which resulted in				
h. Discount (if Borrower will pay)		foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement				
i. Total costs (add items a through h)		loans, educational loans, manufactured (mobile) home loans, any mortgage, financial				
j. Subordinate financing		obligation, bond, or loan guarantee. If "Yes," provide details, including date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.)				
k. Borrower's closing costs paid by Seller		f. Are you presently delinquent or in default on any Federal debt or any other				
I. Other Credits (explain)		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?				
		I. Do you intend to occupy the property as your primary residence?				
m. Loan amount (exclude PMI, MIP,		If "Yes," complete question m below.				
Funding Fee financed)		m. Have you had an ownership interest in a property in the last three years?				
n. PMI, MIP, Funding Fee financed		(1) What type of property did you own-principal residence (PR),				
o. Loan amount (add m & n)		second home (SH), or investment property (IP)?				
p. Cash from/to Borrower (subtract j, k, I & o from i)		(2) How did you hold title to the home-solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?				
	IX. ACKN	OWI EDGEMENT AND AGREEMENT				

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors and 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 credit 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

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 purpose through any source, including a source named in this application or a consumer reporting agency.

Right to Receive Copy of Appraisal I/We have the right to a copy of the appraisal report used in connection with this application for credit. To obtain a copy, I/we must send Creditor a written request at the mailing address Creditor has provided. Creditor must hear from us no later than <u>90</u> days after Creditor notifies me/us about the action taken on this application.

	opy of the appraisal report		rks Lending 4	624 Mary Ellen	Ave., Suite 1A Sherm	an Oaks, CA 914	423
Borrower's Signa	ature		ate	Co-Borrower's	<mark>Signature</mark>		Date
X				X			
	X. I	NFORMATION FO	R GOVERNME	NT MONITORII	NG PURPOSES		
opportunity, fair hou not discriminate eith may check more tha observation and sur	using and home mortgage her on the basis of this info an one designation. If you rname if you have made th	disclosure laws. You a prmation, or on whether do not furnish ethnicity, nis application in person	re not required to fu you choose to furni , race, or sex, unde . If you do not wish	urnish this informati sh it. If you furnish r Federal regulation to furnish the infor	dwelling in order to monito on, but are encouraged to the information, please prr ns, this lender is required to mation, please check the l ble state law for the particu	do so. The law provovide both ethnicity a provide both ethnicity a prote the information pox below. (Lender	rides that a Lender may and race. For race, you n on the basis of visual must review the above
BORROWER	I do not wish to furnish	this information		CO-BORROWER	l do not wish to furnis	h this information	
Ethnicity:	Hispanic or Latino	Not Hispanic or La	tino	Ethnicity:	Hispanic or Latino	🗌 Not Hispani	c or Latino
Race:	American Indian or Alaska Native Native Hawaiian or Oth		Black or African American White	Race:	American Indian or Alaska Native Native Hawaiian or C	Asian Dther Pacific Islande	☐ Black or African American r ☐ White
Sex:	Female	Male		Sex:	Female	Male	
To be Completed This information wa In a face-to-fac In a telephone Loan Originator's S	ce interview interview	= ' ''	nd submitted by fay nd submitted via e-	cor mail mail or the internet	Date		
X	-						
Loan Originator's N	lame (print or type)		Loan Originator	Identifier	Loan Originator's F	hone Number (inclu	ding area code)
Loan Origination Co RealWorks Leno (P) 818-310-376			Loan Origination	n Company Identifie	er Loan Origination C 4624 Mary Eller Sherman Oaks,	Ave., Suite 1A	

Borrowers' Certification and Authorization

CERTIFICATION

The Undersigned certify the following:

- 1. I/We have applied for a mortgage loan through <u>RealWorks Lending</u>. In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and the assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
- 2. I/We understand and agree that <u>**RealWorks Lending**</u> reserves the right to change the mortgage loan review processes to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
- 3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1.	I/We have applied for a mortgage loan	through RealWorks Lendin	g	As part of
	the application process,RealWorks Lendi	ing	_ and the mortgage gua	ranty insurer
	(if any), may verify information contained	d in my/our loan application	n and in other document	s required in
	connection with the loan, either before the	e loan is closed or as part of	its quality control prog	ram.
2.	I/We authorize you to provide to Real	alWorks Lending	and to any	investor to
	whom RealWorks Lending	may sell my mor	rtgage, any and all info	ormation and
	documentation that they request. Such in	nformation includes, but is	not limited to, employ	ment history
	and income; bank, money market and sim	nilar account balances; cred	lit history; and copies o	f income tax
	returns.			

- 3. **RealWorks Lending** or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
- 4. A copy of this authorization may be accepted as an original.

Bo	rro	wer	

Date

Co-Borrower

Date