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 ____ the income or assets of a person other than the "Borrower" 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 who 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				On Deep				_			
***************************************			(1) (A) (A) (A) (A) (A) (A)	Co-Borrow				and the sale of the sale of			
Mortgage		Est -	second participation			AND TERMS					
Applied for	r: □FH/		entional A/Rural Ing Service	Other (expl	ain):	Agency	/ Case i	Number	Lender	Case Number	
Amount		Interest F		lo. of Months	Amortizat	ion Type:	Fixed	(D-1)			
\$			%				¥1 Fixed □ GPM		r (explai	n):	
******			::::::::::::::::::::::::::::::::::::::	PROPERTY	NFORMATIC	N AND PURE	OSE C	L □ □ □ ARM	(type):	40000000000000000000000000000000000000	
Subject Pro	operty Addi	ress (street, city	, state, & ZIF	")					eritain egide		No. of Units
Legal Desc	ription of S	Subject Property	(altach desc	afption if necess	sary)	·· · · · · · · · · · · · · · · · · · ·	<u> </u>				Year Built
Purpose of			Construction Construction		Other (explai	n):	Pro	operty will be:	———		L
Complete	this line if	construction c			l loan.		1 1 1	Primary Residence		ndary Residen	ce Investment
Year Lot Acquired	Original	Cost	Amount E	xisting Liens		Value of Lot	(b)	Cost of Improvemen	fs 1	otal (a+b)	
	\$		\$		\$		\$		\$		
Complete t Year	this line if Original	this is a refina. Cost		dsting Liens	I Durana of	7-0	!			· · · · · · · · · · · · · · · · · · ·	
Acquired		****	7 Unicone E.	denni Fierie	Purpose of	Kennance		Describe Improveme	ents	□made	to be made
Title will be	\$	of Manada)	\$		<u> </u>			Cost: \$			
ting Mil Dê	nem bi wie	ar ivailie(2)				M	anner ir	which Title will be h	eld	Estate	will be held in:
						İ				∭Fe	e Sîmpîe
Source of D	own Paym	ent, Settlement	Charges and	l/or Subordinate	Financing (ex	plain)				L_Le	asehold (show piration date)
											adout date)
\$\$\\$\\$\\$\\$\\$\\$\\$\\$\\$\\$\\$\\$\\$\\$\\$\\$\\$\\$	5000 B	Borrowe		SCOUNTAINE IN	ODDANIES.		3				
Borrower's I	Name (Incl	ude Jr. or Sr. if	nolicable)	SANCE SHIP	OKKOWEK.	INEORMATIO	N SKOS	Co-Bo	rrowe		
	•		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			CO-POHOMELS	Name	(include Jr. or Sr. if a	pplicable	e)	
Social Securi	ity Number	Home Phone (In	el araa eada)	DOD (market)							
		rione r none (iii	or elea code)	noe (mmaan)	yyy) Yrs. School	Social Security	Number	Home Phone (Incl. ar	(ebcors	DOB (mm/dd/	yyy) Yrs. School
Married	<u></u>	edeal Contrator of	. [0	(and 4 - 16) 1							
Separated		rried (include sin ed, widowed)	uo.	lents (not listed bages	oy Co-Borrower)	Married Separated	Unm Jane	narried (include single,	Depend	ients (not listed	by Borrower)
Present Add	iress (stree	t, city, state, ZIF		n □Rent	No Vro	<u> </u>		rced, widowed)	no.	ages	
	•	,,,	, 1	" L	NO. 118.	Lieselit Vaare	ss (sue	et, city, state, ZIP)	∐Ow	n □Rent_	No. Yrs,
Mailing Adds	oon if diet.		· · · · · ·					•			
Maining Moor	ess, ii dille	rent from Prese	int Address			Mailing Addres	s, if diff	erent from Present A	ddress		
***					_						
if residing a	t present a	address for les			e the followin	g:					
Former Addr	ess (street	, city, state, ZIP) 🗆 Owi	ı □Rent _	No. Yrs.	Former Addres	s (stree	t, city, state, ZIP)	□ow	Rent	No. Yrs.
								·			IQ. IIS.
Former Addr	ess (street	, city, state, ZIP	Owr	Rent _	No. Yrs.	Former Address	s (stree	t, city, state, ZIP)	Г	. Fleri	
							- 1-000	· · · · · · · · · · · · · · · · · · ·	LJOW	n □Rent _	No. Yrs.
annie Mae Fo	m 1003 (77/05						<u>. </u>			
ALYX Form L	oanapp1.fm	n 09/05			Page	1 of 5 Borr	ower			Freddie Mac	Form 65 07/05
					•		Borrowe	· ———			

Take and and the second	Borrow	er.		图IV. EMPI	OYMENT I	FORMATI	ON NO.	Co-Borr	ower	
Name & Address of Er	nployer	Self E	mployed	Yrs. on thi	s job		Address of Employer		Employed	Yrs. on this job
				Yrs, emplo	yed in this k/profession					Yrs. employed in this line of work/profession
Position/Title/Type of E	Business		Business	Phone (incl.	area code)	Position/	Title/Type of Business		Business	Phone (Incl. area code)
If employed in curren	t position fo	r less the	n two year	s or if curre	entiv emplo	ved in mor	e than one position, co	mnlete th	a following	
Name & Address of En	nployer		mployed	Dates (from			Address of Employer		Employed	Dates (from-to)
							vascos or amployor	r1 0£11	Employed	Dates (Iront-to)
				Monthly In	come					Monthly Income
Position/Title/Type of E	Business		Business	Phone (Incl.	area code)	Position/	fille/Type of Business		Business	Phone (Incl. area code)
Name & Address of En	nployer	Self E	mployed	Dates (fror	n-to)	Name & /	Address of Employer	Self	Employed	Dates (from-to)
				Monthly Inc	come					Ada-16 E-1
				\$	55,1.0					Monthly Income \$
Position/Title/Type of B	lusiness		Business I	Phone (Incl.	area code)	Position/1	itle/Type of Business		Business I	Phone (Incl. area code)
Name & Address of En	nployer	Self E	mployed	Dates (fron	n-to)	Name & A	Address of Employer	Self	Employed	Dates (from-to)
				Monthly Inc	come					Monthly Income
Position/Title/Type of B	usiness		Business (hone (incl.	area code)	Position/T	itle/Type of Business		Business i	hone (incl. area code)
Name & Address of En	ployer	Self E	mployed	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 f	hone (incl. :	area code)	Position/T	itle/Type of Business		Business F	Phone (incl. area code)
		y. Mont	HLY INCO	ME AND CO	MBINED HO	OUSING EX	(PENSE INFORMATION		olygedystere	
Gross]				<u> </u>		Combined Monthly	<u> </u>	-9/4 -2-5-5 + · · · · ·	1
Monthly Income	Borro	wer		OTTOWET	 	tai	Housing Expense	Pre	sent	Proposed
Base Empl. Income*	\$		\$		\$		Rent	\$		
Overtime	<u> </u>						First Mortgage (P&I)			\$
Bonuses			1.				Other Financing (P&I)			
Commissions	ļ		-	.	<u> </u>		Hazard Insurance			
Dividends/Interest			 		<u></u>		Real Estate Taxes			
Net Rental Income							Mortgage Insurance			
Other (before completing, see the notice in "describe other income," below)	<u></u>			******	-		Homeowner Assn. Dues			
Total	\$	<u> </u>	\$		\$		Other: Total			6
		iay be r <i>ar</i>	1	otide addito		nfallon eur	h as tex returns and finan	S clat etator	nenic	\$
Describe Other Income							me need not be revealed have it considered for rep			
B/C									į	Monthly Amount
					- 11 0114					\$

Family Man Family 1995	AT/AF				-					
Fannie Mae Form 1003 (CALYX Form Loanaop2,fre					Page	2 of 5	Borrower		Fred	Idie Mac Form 65 07/05

	×.			VI. ASSETS /	AND LIABILITIES			. Ned karakt				
This Statement and any applicable suppor so that the Statement can be meaningfull was completed about a non-applicant spot	ling sci y and f use or o	nedules alrly pro other pe	s may be co esented on erson, this	mpleted jointly by a combined bas Statement and su	r both married and uni is; otherwise, separat pporting schedules m	married Co-borrov e Statements and ust be completed	vers if their asse i Schedules are by that spouse o	is and liabili required, if or other pers	the Co	sufficiently joined Borrower section o.		
Description ASSETS Cash deposit toward		Cash larket	or Value	Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstated by including automobile loans, revolving charge accounts, real estate loans, allmony, child suppostock pledges, etc. Use continuation sheet, if necessary, indicate by (*) those liabilities which will be								
purchase held by:	\$			stock pledge satisfied upo	n sale of real estate o	on sheet, if neces whed or upon refi	sary, indicate by nancing of the st Monthly Pa	ubject prope	erty.			
	halai				LIABILITIES		Months Le		Onpaid Delatice			
List checking and savings accounts Name and address of Bank, S&L, or C			, n= <u>,</u> ,n.esg	Name and a	iddress of Company		\$ Payment/	Monins	\$			
				Acct. no.								
Acct. no.	\$			Name and a	ddress of Company		\$ Payment/	Months	\$			
Name and address of Bank, S&L, or C	redit U	nion		Acct, no.								
And no	٠.				ddress of Company		\$ Payment/	Months	\$	· · · · · · · · · · · · · · · · · · ·		
Acct. no. Name and address of Bank, S&L, or C	\$ redit U	Inton										
		Acct. no.			0.0							
Acct. no.		Name and a	iddress of Company		\$ Payment/	Monus	\$					
Stocks & Bonds (Company	s & Bonds (Company S											
name/number description)												
				Acct. no.			-					
				Name and a	address of Company		\$ Payment/	Months	\$			
Life insurance net cash value	\$			_								
Face amount: \$												
Subtotal Liquid Assets	\$			Acct. no.			-					
Real estate owned (enter market value from schedule of real estate owned)	\$				address of Company		\$ Payment/	\$ Payment/Months				
Vested interest in retirement fund	\$											
Net worth of business(es) owned (attach financial statement)	\$			Acct, no.			_					
Automobiles owned (make and year)	\$				ild Support/Separate e Payments Owed to);	\$					
Other Assets (Itemize)	\$			Job-Related	Expense (child care	e, union dues, etc	p.) \$					
					hly Payments		\$					
Total Assets a.	\$			Net Worth (a minus b)	>>> => [s		Total Llab	lities b,	\$			
Schedule of Real Estate Owned (if add	itional	prope	rties are o					Insuran	ice.			
Property Address (enter S If sold, PS I sale or R If rental being held for incom		ing T	Type of Property		Amount of, Mortgages & Liens	Gross Rental Income	Mortgage Payments	Maintena	апсе,	Net Renial Income		
		į		\$	s	\$	\$	s		\$		
									•			
									,	! 		
			Totals	\$	ş	\$	\$	\$		\$		
List any additional names under which Alternate Name	r credi	t has p	reviously l	een received an Creditor Name		te creditor name		number(s) Account Nu				
							•					
Fannie Mae Form 1003 07/05 CALYX Form Loanapp3.frm 09/05					lana 2 of E	rower Borrower		Freddi	e Mac	Form 65 07/05		

VII. DETAILS OF T	RANSACTION			VIII. DECLARATION	s accepts				
a. Purchase price	\$		'Yes" to any questi			Вогго	wer	Co-Bo	rrower
b. Alterations, Improvements, re	pairs	1	itinuation sheet for	•		Yes	No	Yes	No
c. Land (if acquired separately)			y outstanding judgm	•					
d. Refinance (Incl. debts to be pa	etd off)	_1		pt within the past 7 years?					
e. Estimated prepaid items		1		d upon or given title or deed in	lleu thereof				
f. Estimated closing costs		In the last 7 y							
g. PMI, MIP, Funding Fee		d. Are you a pa	· • · · · · · · · · · · · · · · · · · ·						
h. Discount (If Borrower will pay)		1	•	en obligated on any loan which	resulted in		\Box		
f. Total costs (add items a through	gh h)			u of foreclosure, or judgment? mortgage loans, SBA loans, hom	a Improvement				
j. Subordinate financing		loans, educations obligation, bond.	i loans, manufactured or loan oparantee. If	mortgage loans, SBA loans, home (mobile) home loans, any mort Yes," provide details, including da ber, if any, and reasons for the act	age, financial le name and				
k. Borrower's closing costs paid	by Seller					_	_	_	_
I. Other Credits (explain)		ioan, mortga	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.						Ц
		1		, child support, or separate ma	intenance?		<u></u> п.	П	П
			the down payment	• • •		H	님		H
			maker or endorser			\exists	ᆔ	Ħ	Ħ
						_	_		_
-		J. Are you a U.	S. citizen?						
 m. Loan amount (exclude PMI, M Funding Fee financed) 	IP,	1	rmanent resident all						
n. PMI, MIP, Funding Fee finance			id to occupy the pr lete question in below.	property as your primary residence?					
n. PMI, MIP, Fullding Fee inland	eu	m. Have you had an ownership interest in a property in the last three years?				П	l	П	
o. Loan amount (add m & n)			•	own-principal residence (PR).	-	Ч	ᅵ	Ц	ш
or additional town in wing		second ho	second home (SH), or investment property (IP)?						
p. Cash from/to Borrower (subtra	ct J, k, I &	(2) How did you hold title to the home-solely by yourself (S),							
o from 1)		į.		or Joinby with another person (0)7	-		-	
Each of the undersigned specifically	IX. ACKN						Ņ.,		
of Title 18, United States Code, Sec. described in this application; (3) the pro- residential mortgage loan; (6) the pro- electronic record of this application, vely on the information contained in thave represented herein should chan; may, in addition to any other rights an (9) ownership of the Loan and/or admiservicers, successors or assigns has transmission of this application as an video recordings), or my facsimile trapplication were defivered containing	operty will not be used for any liego operty will be occupied as indicat whether or not the Loan is eppro- the application, and I am obligate ge prior to closing of the Loan; (8) d remedies that it may have relati- alistration of the Loan account may made any representation or ware "electronic record" containing my unsmission of this application con-	al or prohibited purp- ed in this application yved; (7) the Lender to emend and/or in the event that my ing to such delinque y be transferred with renty, express or im "electronic signatur "electronic signatur	ose or use; (4) all stat on; (6) the Lender, it or a rand its agents, but supplement the infor payments on the Lo ncy, report my name such notice as may t polled, to me regarding, as those terms a	tements made in this application is servicers, successors or assockers, insurers, servicers, succommation provided in this applicate an become delinquent, the Lender and account information to one be required by law, (10) neither ling the property or the condition re defined in applicable federal	ere made for igns may reta essors and a alion if any or its service or more consender nor its or value of it and/or state k	the pur in the ssigns the m rs, suc sumer sgents re prop ws (e)	pose origin may atenia cess repor brok berty; ccludi	of obla nal and continual facts ors or a ting ag- ters, ins and (1 ing aud	ining a /or an uously that i assigns encles; surers, i1) my io and
Acknowledgement. Each of the under in this application or obtain any information agency.	signed hereby acknowledges that	t any owner of the L n, for any legitimate	oan, its servicers, su purpose through an	iccessors and assigns, may ver ly source, including a source na	ify or reverify med in this a	any Info pplicati	on o	tion con	ntained sumer
Borrower's Signature	D	ale	Co-Borrower's Si	gnature		Da	ele		
X	X. INFORMATION FO	RGOVERNME		IG PURPOSES				440.55.7	3775
The following information is request opportunity, fair housing and home mot discriminate either on the basis of may check more than one designate observation and surname if you have material to assure that the disclosure	ed by the Federal Government fortgage disclosure laws. You at fihis information, or on whether with the found of the first for the first formation in person in person in person.	or certain types of re not required to fu you choose to furni race, or sex, unde . If you do not wish	loans related to a d knish this informatio sh it. If you furnish t r Federal regulation to furnish the inform	welling in order to monitor the m, but are encouraged to do so the information, please provide s, this lender is required to not mation, please check the box b	. The law po- both ethnicity the informati elow. (Lende	ovides rand ra ion on r must	that ace. the b	a Lend For rac asis of	er may ce, you f visual
	to furnish this information		Ţ	l do not wish to furnish th				_	
Ethnicity: Hispanic or	Latino 🔲 Not Hispanic o	r Latino	Ethnicity:	Hispanic or Latino	☐ Not Hispa	nic or	Latin	o	
Race: American In Alaska Nativ		Black or African American	Race:	American Indian or Alaska Native	Aslan		Blac Afric	k or an Am	erican
Native Hawa Other Pacifi		The state of the s		Native Hawellen or Other Pacific Islander	☐ White				
Sex: Female	Male Male		Sex:	Female	Male				
To be Completed by Interviewer This application was taken by:	interviewer's Name (print or typ	(0)		Name and Address of Interv COMFORHOME REALT	•	yer			
Face-to-face interview	Interviewer's Signature		Date	715 COLORADO AVE. S					
Mall	•			Palo Alto, CA 94303					
☐ Telephone ☐ Internet	Interviewer's Phone Number (in	nd, area code)		(P) 650-321-2288 (F) 650-321-6289					

Use this continuation about to	Borrower:		sidential Loan Applicati	An and the second				
Use this continuation sheet if you need more space to complete the Residential Loan Application, Mark B for Borrower or C for				Agency Case Nun	Agency Case Number:			
Mark B for Borrower or C for Co-Borrower.	Co-Borrower:			Lender Case Number:				
Name and Address of Employer		IV. EMPLOYME	NT INFORMATION	Co-Borrower				
The conditions of Employer	Self Employed	Dates(from-to)	Name and Address of Employer	Self Employed	3 4 0 7 2 2 2 7 4 7 4 7 7 7 7 7 7 7 7 7 7 7 7			
		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 and Address of Employer	Self Employed	Dates(from-to)	Name and 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 (I	ncl. area code)			
Name and Address of Employer	Self Employed	Dates(from-to)	Name and Address of Employer	Self Employed	Dates(from-to)			
- the same		Monthly Income			Monthly Income			
oslilon/Title/Type of Business	Business Phone	(incl. area code)	Position/Title/Type of Business	Business Phone (in	s ncl. area code)			
ame and Address of Employer	Self Employed	Dates(from-to)	Name and Address of Employer	Self Employed	Dates(from-to)			
		Monthly Income		-	Monthly Income			
osition/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (In	\$ cl. area code)			
fe fully understand that it is a Federove facts as applicable under the prower's Signature:	ral crime punishable i provisions of Tille 1	by fine or imprisonn 8, United States C	nent, or both, to knowingly make any code, Section 1001, et seq.	false statements cond	erning any of the			