

Whether you are purchasing a home or refinancing an existing mortgage, this might be one of the largest investments you'll ever make. So at Spencer, we go out of our way to make this as pleasant as possible for you. This Mortgage Application Package will provide us with the information we need to design your ideal mortgage program.

Please send your completed Mortgage Application Package to:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Spencer Savings Bank**  
**Attention: Mortgage Department**  
River Drive Center 3  
611 River Drive  
Elmwood Park, NJ 07407

We thank you for the opportunity to serve you and look forward to doing business with you. One of our Mortgage Representatives will be in touch with you within three business days from receipt of your Mortgage Application Package. If you have any questions, please call us at 1-800-363-8115.

### **US PATRIOTS ACT NOTICE**

#### **IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT**

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

#### **What this means for you**

When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

## Mortgage Inquiry Checklist

**To expedite the processing of your application, please complete our checklist indicating the following documents are enclosed. The following should be checked if enclosed or marked N/A if not applicable.**

- 1. Application should be completed in its entirety and signed.** All bank account numbers, loan numbers and addresses should be clearly written throughout the entire application.
- 2.** Submit an executed final copy of the sales contract. If the loan is a refinance, please submit a copy of your Deed, a copy of your tax bill, homeowners insurance bill and verification of homeowner's association fees (if applicable). If new construction, please submit all contract addendums relevant to all upgrades.
- 3.** Complete, sign and date all enclosed "forms." Be sure all forms are dated and that the Social Security numbers are clearly written.
- 4.** If selling current residence, please supply a copy of the fully executed sales contract.
- 5.** If you are self-employed, or work on commissions, *we will need complete signed* copies of your tax returns for the most recent two years.
- 6.** If you are not self-employed, we will need copies of your W2s for the two most recent years.
- 7.** Evidence of any additional income, i.e. interest, dividend, rental income, Social Security or pension benefits. For Social Security or pension benefits, you must provide an award letter from the organization stating the income received. For interest, dividend, and rental income please provide two years most recent signed tax returns. In addition, please supply signed current rental leases to verify rental income.
- 8.** Copies of your consecutive pay stubs for the most current one month period.
- 9.** Copies of your two most recent consecutive months (all pages) checking, savings, CDs, stock, security, Keogh, 401K, etc.
- 10.** If this mortgage loan is for a *purchase*, we will need an escrow letter from your real estate office or the attorney holding the down payment. This must be on their letterhead.
- 11.** If you are a resident alien you must provide a current copy (front & back) of your Resident Alien Card (Green Card).
- 12.** If divorced or separated you must supply a copy of your divorce or separation agreement and property settlement.
- 13.** Twelve (12) months canceled rent checks (front & back) verifying 12 month payment history.
- 14.** If you own additional investment properties or a second home, please supply a copy of your mortgage statement, tax bill, insurance bill, and verification of homeowner's association fees (if applicable).
- 15.** Credit report fee in the amount of \$11.25 each for each borrower, is due and payable at application.
- 16.** Additional fees:
  - A.** A final inspection fee of \$120.00 will be charged on all new construction loans.
  - B.** \$325.00 attorney review fee.
- 17.** All other fees (appraisal, flood certification, condo/PUD/townhome and application fees) aside from the credit report fee will be billed and are payable 3 days after delivery of application disclosures.

# First Mortgage Application Disclosure

Borrower Name	Property Street	
Co-Borrower Name	Property City	Property County
Other Borrower Name(s)	Property State	

**The following fees are hereby disclosed prior to the acceptance of this application:**

	Single Family	2-4 Family
Credit Report (due at application)		
Credit Report (for additional applicant other than borrower and spouse) due at application		

**The following fees will be billed and payable 3 business days after delivery of application disclosures or upon receipt of notice from you that you wish to proceed, whichever occurs later:**

Appraisal		
Application Fee		
Flood Certification		
Second Appraisal (as needed to fulfill requirements of secondary purchase of loans)		
Other		

**None of the above marked fees are refundable except as set forth in N.J.A.C. 3:1-16.3, specifically:**

**Refundability:** Except as may be required by New Jersey Department of Banking and Insurance regulations (N.J.A.C. 3:1-16.3(e), 3:1-16.4(c) & (d) and 3:16-16.6) and applicable federal law, none of the fees shown above are refundable.

For informational purposes, it is hereby disclosed that the estimated processing time from receipt of the above fee(s) and this application to commitment for the loan you are applying for is 30 calendar days.

You should be aware that you may contact the appropriate Mortgage Loan Officer to express written questions, comments or complaints. Your loan is being processed at **Spencer's Mortgage Loan Processing Center, River Drive Center Three, 611 River Drive, Elmwood Park, New Jersey 07407.**

You are hereby advised that no later than 3 business days after Spencer Savings Bank, SLA is in receipt of your completed application, or before closing of the loan, whichever is earlier, Spencer Savings Bank, SLA shall provide the borrower with a good faith estimate as a dollar amount or range of each charge for a settlement service which the borrower is likely to incur.

I/we hereby acknowledge that I/we have read the above disclosures and, furthermore, acknowledge receipt of a duplicate copy of this disclosure.

**Expediting Authorization**

In order to expedite your mortgage loan we may need to use the services of an overnight mail carrier. This expense, evidenced by a receipt for each package, will be charged to you if you sign this authorization. Otherwise, all documents shall be handled via normal postal delivery.

Authorized Signature: \_\_\_\_\_

Borrower Signature	Date
Co-Borrower Signature	Date
Mortgage Loan Officer Signature	Date

## Servicing Disclosure Statement

Lender <b>Spencer Savings Bank</b>	Lender Address <b>611 River Drive, Elmwood Park, NJ 07407</b>	Date
Borrower(s)	Borrower(s) Address	Loan Number

Property Address

**NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED.**

You are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2601 et seq.). RESPA gives you certain rights under Federal law. This statement describes whether the servicing for this loan may be transferred to a different loan servicer. “Servicing” refers to collecting your principal, interest, and escrow payments, if any, as well as sending any monthly or annual statements, tracking account balances, and handling other aspects of your loan. You will be given advance notice before a transfer occurs.

**Servicing Transfer Information**

- We may assign, sell, or transfer the servicing of your loan while the loan is outstanding.
- We do not service mortgage loans of the type for which you applied. We intend to assign, sell, or transfer the servicing of your mortgage loan before the first payment is due.
- The loan for which you have applied will be serviced at this financial institution and we do not intend to sell, transfer, or assign the servicing of the loan.

By signing below, I/we acknowledge receiving a copy of this disclosure.

Borrower	Date	Borrower	Date
Borrower	Date	Borrower	Date

## Source of Funds Affidavit

**To: Spencer Savings Bank, SLA**

Please be advised that my / our initial deposit on the purchase agreement came from  
*(identify financial institution and account number of sources)*

Source	Account Number	Type of Account	
Address	City	State	Zip

**The balance of the deposit as required by the contract will come from:**

Source	Account Number	Type of Account	
Address	City	State	Zip

Source	Account Number	Type of Account	
Address	City	State	Zip

Source	Account Number	Type of Account	
Address	City	State	Zip

If the balance of the deposit is being supplied by a bridge loan, equity advance loan or employer loan, please submit written evidence of same.

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I/We also certify that no monies used for the contract deposit or down payment are or will be borrowed.

Borrower	Date
Borrower	Date
Borrower	Date

# Occupancy Statement

Applicant(s)

Mailing Address	City	State	Zip
Property Address	City	State	Zip

Please indicate your intended use by selecting one of the categories below:

- It is my/our intention to occupy the above property as my/ our primary residence within sixty (60) days of closing. It is being purchased/refinanced for my/our use and occupancy; or
- It is my/our intention to use this property as a secondary or vacation home within sixty (60) days of closing. It is being purchased/refinanced for my/our use and occupancy.
- It is my/our intention to use this property as an investment property.

I/We do certify to Spencer Savings Bank, SLA that the above information is correct.

Borrower	Date
Borrower	Date
Borrower	Date



## Release Authorization

**To: Spencer Savings Bank, SLA is hereby authorized to disclose to:**

Name of Realtor		Realtor Company	
Realtor's Address	City	State	Zip

The terms and conditions of any mortgage loan commitment it may issue to me / us, pursuant to my / our mortgage application submitted herewith.

Spencer Savings Bank, SLA may make the disclosure by sending a copy of the commitment directly to the realtor indicated above.

Borrower	Date
Borrower	Date
Borrower	Date
Borrower	Date

## Quality Control Authorization to Reverify Information

Borrower Name

Property Address	City	State	Zip
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Borrower Name

Property Address	City	State	Zip
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### Verify Information

The undersigned borrowers (hereinafter referred to as “we”) understand and agree that Spencer Savings Bank, SLA (“Lender”) or its successors or assigns, may be required to reverify information concerning our mortgage loan after our loan closing. We understand that Lender may be required to perform this reverification in accordance with the Quality Control requirements of the Federal National Mortgage Association (Fannie Mae), the Federal Home Loan Mortgage Corporation (Freddie Mac), and/or any other secondary market investor.

We understand that this process may include, but is not limited to, requesting our account holders, creditors, and employers to certify, either orally or in writing, the accuracy of information which we may have provided to Lender or information which we may have authorized Lender to obtain, which information Lender may have used as a basis for approving our loan. When Lender has relied on any information we reported on our Residential Loan Application (“application”) as a basis for approving our loan, Lender may request that our account holders, creditors, employers or the sources from which we derive income reported on the application certify, either orally or in writing, the accuracy of this information. By signing this form, we authorize any of the sources from whom Lender may request verification to release that information.

Borrower Signature	Date
Borrower Signature	Date

## How Did You Hear About Spencer?

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**Thank you for choosing Spencer Savings Bank, SLA for your mortgage needs.**

We are very interested in hearing how Spencer Savings Bank, SLA was referred to you. Please take a moment to complete this form, and return it with your mortgage application.

Thank you for your patronage and we hope to be of continued service to you.

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Borrower(s) Name

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Property Address

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City

State

Zip

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### How Did You Hear About Spencer?

INTERNET (Please include the specific name of the website, search engine or online source.)

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NEWSPAPER (Please include the name of newspaper.)

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PERSONAL REFERENCE (Please indicate the name of the person.)

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REALTOR (Please indicate the name of the realtor.)

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SPENCER REPRESENTATIVE/EMPLOYEE (Please indicate the name of the bank employee.)

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MAIL ADVERTISEMENT

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OTHER (Please Specify)

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# Additional Information Form

Borrower(s)

Property Address	City	State	Zip Code
Lot Size	Lot Number	Block Number	

Assessed Value: (Obtain from tax bill for refinance or from realtor for purchase)

Land	Current Annual Estate Taxes
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Improvements

In order to process your loan, Spencer Savings Bank, SLA will need to perform an appraisal of your property. Please provide the following:

Person to contact for access to subject property	Person to Contact Telephone Number (       )		
Real Estate Broker (if applicable)	Real Estate Broker Telephone Number (       )		
Real Estate Broker Address	City	State	Zip Code

Please provide us with the name, address and phone number of the attorney who will be representing you in this transaction; By completing the space below we will forward a copy of your commitment upon approval.

Closing Attorney	Telephone Number (       )	Fax Number (       )	
Address	City	State	Zip Code

If applicable, please provide us with the name, address and telephone number of your accountant and/or financial planner (PFP) in the event we need to better understand your financials:

Accountant/PFP's Name	Telephone Number (       )	Fax Number (       )	
Address	City	State	Zip Code

If applicable, please provide us with the name, address and telephone number of homeowner's association and monthly fee.

Association Name / Management Company	Telephone Number (       )	Fax Number (       )	
Address	City	State	Zip Code

Monthly/Quarterly Association Fee

# 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 (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 or similar rights pursuant to applicable 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 or similar rights and the 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

<b>Mortgage Applied for:</b>	<input type="checkbox"/> VA <input type="checkbox"/> USDA/Rural Housing Service <input type="checkbox"/> FHA <input type="checkbox"/> Conventional <input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number
Amount \$	Interest Rate %	No. of Months	<b>Amortization Type:</b> <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):

## II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state & ZIP)	No. of Units
Legal Description of Subject Property (attach description if necessary)	Year Built
Purpose of Loan <input type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Construction <input type="checkbox"/> Construction-Permanent <input type="checkbox"/> Other (explain):	Property will be: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment

*Complete this line if construction or construction-permanent loan.*

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a + b)
	\$	\$	\$	\$	\$

*Complete this line if this is a refinance loan.*

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made
	\$	\$		

Title will be held in what Name(s)	Manner in which Title will be held	Estate will be held in: <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
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Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)

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)							
Social Security Number	Home Phone (incl. Area code)	DOB (mm/dd/yyyy)	Yrs. School	Social Security Number	Home Phone (incl. Area code)	DOB (mm/dd/yyyy)	Yrs. School				
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (include single, divorced, widowed)		Dependents (not listed by Co-Borrower) no.    ages		<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (include single, divorced, widowed)		Dependents (not listed by Borrower) no.    ages					
Present Address (street, city, state, ZIP)		<input type="checkbox"/> Own <input type="checkbox"/> Rent    ___ No. Yrs.		Present Address (street, city, state, ZIP)		<input type="checkbox"/> Own <input type="checkbox"/> 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)		<input type="checkbox"/> Own <input type="checkbox"/> Rent    ___ No. Yrs.		Former Address (street, city, state, ZIP)		<input type="checkbox"/> Own <input type="checkbox"/> Rent    ___ No. Yrs.					
---	--	--	--	---	--	--	--	--	--	--	--

Borrower		IV. EMPLOYMENT INFORMATION		Co-Borrower	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job	Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job
		Yrs. employed in this line of work/profession			Yrs. employed in this line of work/profession
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 following:***

Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer	<input type="checkbox"/> 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)
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer	<input type="checkbox"/> 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. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION**

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 other income," below)				Homeowner Assn. Dues		
				Other:		
<b>Total</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>Total</b>	<b>\$</b>	<b>\$</b>

\* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income

**Notice:** Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C	Monthly Amount
	\$

**VI. ASSETS AND LIABILITIES**

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also. Completed  Jointly  Not Jointly

ASSETS	Cash or Market Value	LIABILITIES		
Description		Liabilities and Pledged Assets. List the creditor's name, address, and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, 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.		
			Monthly Payment & Months Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:	\$			
<i>List checking and savings accounts below</i>		Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union		Acct. no.		
Acct. no.	\$	Name and address of Company	\$ Payment/Months	\$
		Acct. no.		

**VI. ASSETS AND LIABILITIES (cont'd)**

Name and address of Bank, S&L, or Credit Union					
Acct. no.	\$	Name and address of Company	\$ Payment/Months	\$	
Name and address of Bank, S&L, or Credit Union					
		Acct. no.			
Acct. no.	\$	Name and address of Company	\$ Payment/Months	\$	
Name and address of Bank, S&L, or Credit Union					
		Acct. no.			
Acct. no.	\$	Name and address of Company	\$ Payment/Months	\$	
Stocks & Bonds (Company name/number & description)					
	\$				
		Acct. no.			
Life insurance net cash value	\$	Name and address of Company	\$ Payment/Months	\$	
Face amount: \$					
<b>Subtotal Liquid Assets</b>	<b>\$</b>	Acct. no.			
Real estate owned (enter market value from schedule of real estate owned)	\$	Alimony/Child Support/Separate Maintenance Payments Owned to:	\$	\$	
Vested interest in retirement fund	\$				
Net worth of business(es) owned (attach financial statement)	\$	Job-Related Expense (child care, union dues, etc.)	\$		
Automobiles owned (make and year)	\$				
Other Assets (itemize)	\$				
		<b>Total Monthly Payments</b>	<b>\$</b>		
<b>Total Assets a.</b>	<b>\$</b>	<b>Net Worth (a minus b)</b>	<b>\$</b>	<b>Total Liabilities b.</b>	<b>\$</b>

**Schedule of Real Estate Owned** (If additional properties are owned, use continuation sheet.)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
<b>Totals</b>		\$	\$	\$	\$	\$	\$

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS					
a. Purchase price	\$	<b>If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.</b>		<b>Borrower</b>		<b>Co-Borrower</b>	
b. Alterations, improvements, repairs				<b>Yes</b>	<b>No</b>	<b>Yes</b>	<b>No</b>
c. Land (if acquired separately)		a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
d. Refinance (incl. debts to be paid off)		b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
e. Estimated prepaid items		c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
f. Estimated closing costs		d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
g. PMI, MIP, Funding Fee		e. Have you directly or indirectly been obligated on any loan of which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
h. Discount (if Borrower will pay)		(This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial 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.)					
		f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
		If "Yes," give details as described in the preceding question.					
i. <b>Total costs</b> (add items a through h)		g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
j. Subordinate financing		h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

VII. DETAILS OF TRANSACTION (cont'd)		VIII. DECLARATIONS (cont'd)				
k. Borrower's closing costs paid by Seller		i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Other Credits (explain)		-----				
		j. Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		k. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Loan amount (exclude PMI, MIP, Funding Fee financed)		l. <b>Do you intend to occupy the property as your primary residence?</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		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?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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, l & o from i)		(2) How did you hold title to the home— by yourself (S), jointly with your spouse (SP) or jointly with another person (O)?	___	___	___	___

### ACKNOWLEDGMENT 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 or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in the 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 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 transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

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 X	Date	Co-Borrower's Signature X	Date
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**X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES**

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

<b>BORROWER</b> <input type="checkbox"/> I do not wish to furnish this information	<b>CO-BORROWER</b> <input type="checkbox"/> I do not wish to furnish this information
<b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	<b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
<b>Race:</b> <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	<b>Race:</b> <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
<b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male	<b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male

**To be Completed by Loan Originator**

This information was provided:

- In a face-to-face interview
- In a telephone interview
- By the applicant and submitted by fax or mail
- By the applicant and submitted via e-mail or the Internet

<b>Loan Originator's Signature</b>		<b>Date</b>
<b>Loan Originator's Name (print or type)</b>	<b>Loan Originator Identifier</b>	<b>Loan Originator's Phone Number (including area code)</b>
<b>Loan Origination Company's Name</b>	<b>Loan Origination Company Identifier</b>	<b>Loan Origination Company's Address</b>

## CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark **B** for Borrower or **C** for Co-Borrower.

Borrower:

Agency Case Number:

Co-Borrower:

Lender Case Number:

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 <b>X</b>	Date	Co-Borrower's Signature <b>X</b>	Date
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