[Open-and, unsecured credit]

CREDIT APPLICATION
IMPORTANT: Read these Directions before completing this Application.

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We intend	to apply 1	or joint credit.	

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 Typon are applying for an individual account, but are relying on income from altimory, child support, or separate maintenance or
 on the means of another person as the basis for repayment, of the ended requested, complete all Sections to the extent
 possible, providing information in B about the person on whose altimory, support, or maintenance payments or income or assets
 you are relying

SECTION A-INFORMATION REGARDING APPLICANT

Fell Name (Last, First, Middle):					Birthdrac
Present Street Address:					Years there:
City:	State		Zip:	Telephone:	
Social Security No.:			Driver's License No.:		
Previous Sature Address					Years there:
Cuy:			Zip		
Present Employer			Years there:	Telephone:	
Postsion of title:					
Employet's Address					
revious Employer					Years there:
Previous Employer's Address:					
Present net salary or commission: \$	per		No. Dependents:	Ages	
Mimony, child support, or separate mainten his obligation.	nance income ne	ed not be re	vealed if you do not w	ish to have it consider	ed as a basis for repayir
Almony, child support, separate maintenance	received under 1	court order [written igreement (oral understanding	
Other moarte: \$per		Source(s) (of other income:		
a any meaner listed in this Section likely to be 1 Yes (Explain in detail on a separate sheet.)	reduced in the re-				
Have you ever received credit from us?		When?		Office:	
Checking Account No.:			Institution and Branch		
			Institution and Beauch		
Savings Account No.:					
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(Do not complete if this is an application for an individual account.) ÷...

[Open and, enserved medit]

SECTION D — ASSET AND DEBT INFORMATION (If Section B has been completed, the Section thetid be completed group information about both the Applicant and Joint Applicant, User, or Other Person, Piesse mark Applicant-related information with an "A." If Section B was not completed, only give information about the Applicant in the Section.) ASSETS OWNED (see separate sheet if necessary.)

Description of Assets	Value	Subject to Debt? Yes/No	Name(s) of Owner(s)
Cash	5		
Automobiles (Make, Model, Year)			
Cost Value of Life Internet (Intern Free Value)			
Bool Exate (Loomon, Date Acquired)			
Marketable Scentrices (Israer, Type, No. of Sharot)			
Other (List)			
Total Asses	5		
OUTSTANDING DEBTS (Include charge accounts, instally	sent contracts, credit cards		

rent, morigiges, etc. Use separate sheet if necessary)

Creditor	Type of Debt or Acct. No.	Name in Which Acci. Carned	Onginal Dets	Present Balance	Monthly Payments	Past Due? YeuNo
(Landjord or Mortgage Holder)	Rem Payment Mongage		\$ (Omit reni)	\$ (Omiteri)	5	
1						
1						
1		· · · · · · · · · · · · · · · · · · ·				
Total Debts			\$	5	5	
Graft Beforen 15)						Dire Paul
			S			
are you a co-maiker, endors		lf "yes" D for when "		To wi	hum ?	

guaranton on any loan or contract?	Yes 🗆	No 门	for whom?	To whom *
Are there my unsatisfied judgments against you?	Yes 🗆 No 🗖	Amount \$		If "yes" to what aved?
Have you been declared hunkrups in the lost 14 years?	Yes D	If "yes" where?		Year

Other Obligations - (E.g., hability to pay alutrory, child support, separate maintenance. Use separate sheet if necessary (

Dav

Everything that I have sorted in this application is correct to the best of my knowledge. Lunderstand that you will reaso this application whether or nist it is approved. You are automized to check my create and employment history and to asswer questions about your create sequences with me.

Applicant's Signature

Other Signature (Where Applicable)

Date

Gosec	800.	- 444	ared o	sear j

CREDIT APPLICATION

IMPORTANT: Read these Directions before completing this Application.

If you are applying for individual codiis in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete Socians A. C. D. and F. ornsting B and the second part of C. Check

Appropriate Box

If this ican application for joint confit with another person, complete all Sactions, providing information in B about the joint applicant. We miend to apply for joint crodit.

Co-Applicant

If you are applying for individual credit, but are relying on meanse from algebray, child support, or separate maintenance or on the means of assets of another person as the basis for repryreant of the credit required, complete all Sections to the event possible, providing information in B about the person on whose alignery, support, or maintenance payments or income or assets you are relying.

Payment Date Desired Proceeds of Credit To be Used For Amount Requested

SECTION A-INFORMATION REGARDING APPLICANT

Full Name (Lust, First, Middle):				Birthdate: / /
Present Street Address:				Years there
City:	State:	Zip:	Telephone:	
Social Security No :		Driver's License No		
Previous Street Address:				Years there
City:	State	Zip		
Presen Employer		Years there:	Telephone	
Proitige of title:		Name of supervisor.		
Employer's Address:				
Province Employer				
Previous Employer's Address:				
Present net salary or commission: \$	per	No. Dependents	Ages:	
Other income: S per Is any income listed in this Section likely to Q Yes (Explain in detail or a separate sheet	be reduced before the tr			
Have you ever received credit from us?	Ψ	Vhen?	Office	
Checking Account No.:		Institution and Bran-	ch:	
Savings Accourt No.:		Instatution and Bran	ch	
Name of nearest relative not living with your				
Relationship Adda	84			
SECTION B-INFORMATION REGAR	DING JOINT APPLIC	ANT, OR OTHER PARTY	(Use separate sheets if a	receisary.)
Full Name (Last, First, Middle):				Buthdate
Relationship to Applicant (of any):				
Present Stort Address.				Years there.
City:	Sone:	Ζψ:	Telephone	

City	\$016	Ζ.φ:	Telephone	
Social Security No.		Driver's License No.:		
Present Employer		Yours there	Telephone	
Position er title:		Name of supervisor		
Employer's Addevis				
Previous Employer				
Previous Employer's Address				
Present net salary or commission: \$				

Present net salary or commission: \$ ______ per _____ No. Dependents ______ Alimony, child support, or separate maintenance income need out he revealed if you do not wish to have it considered as a tusis for repaying

Aluriory, child support, separate montimum e received under: court order 🗆 written agreement 🖾 ord: inderstanding 🖂

Other income: 5 ______ per _____ Scence(s) of other income: ______ is any meanse lister in the Section likely to be induced before the credit requested is peed off? Ves (Explain in detail on a separate sheet.) No Checking Account No.: Institution and Branch Savings Account No Institution and Branch: _____ Name of nearest relative not living with Joins Applicant or Other Party Relationship: ____ Addres: SECTION C—MARITAL STATUS (Do not complete if this is an application for an individual account.)

this obligation.

Applicant: [] Married	Separated	Unmarried (including single, divorced, and widewed)
Other Party: D Married	Separated	 Unrearried (including single, divorced, and widewed)

[Closed end, secured preck]

SECTION D—ASSET AND DEBT INFORMATION (If Section B has been completed, this Section should be completed giving information about both the Applicant and Joint Applicant or Other Person. Plans. mark Applicant-relaxed information with an "A." If Section B was not completed, only give information about the Applicant in this Section.)

ASSETS OWNED (use separate sheet if necessary.)

Description of Asacta		Value	Value Subject Value Ye		Name(s) of Owner	(a)	
ach		2					
utomobiles (Make, Model, Yes	ar)						
ish Value of Life Instructe (Is ace Velue)	wier.						
teni Estate (Location, Dute Acq	undt						
finketaiele Securites (Issoer, T	ype, No. of Shares)						
Diher (Lot)							
[otal Asieta			s				
UTSTANDING DEBTS (Inc	lide charge neeser separate sheet if n	ts, installment		anis, rent, merig	ages, cir.		
	Type of Del	x Nz	me in Which	Onginal	Present	Monthly	Past Do
Creditor (Landord or Mongage Holder)	or Acct. No Reni Pirymen Mongage		eet. Carried	Dêbi \$ (Omii seni)	Balance \$ (Omit reni	Payments) S	YestNo
l.							
Total Debts				5	5	\$	
Credit References							Date Paid
				5			
2.							
Nee you a co-mailter, endorser, - comprise on any lean or control		No 🗍	ff "past" for where?		Та	shen?	
Neithers any unsatedled originants against you?	Yes 🗆 Ng 🗖	Amount \$		if "yes to who	en overell		
Have you been declared suckropt in the last 14 years?	Yes E No	If "yes" where?				See.	
Other Obligations (E.g., Inibi	ity to may alimnery.	child support.	seporate maintem	ance. Use separat	e sheet d neee	soney 1	
SECTION E - SECURED C	REDIT (Briefly de	scribe the pro	perty to be give	as security.)			
and the same set of the set	all commences						
and list names and addresses of	fali co-eveners of it Name	ic property.			Add	rest	

Everything that I have stated in this application is correct to the best of my knowledge. Lunderstand that you will retard this application whether or not it is approved. You are authorized to check my crisifi and employment history and to answer specifiers about your readin experience with me-

(Closed end, unsecured/secured predit)

CREDIT APPLICATION

IMPORTANT: Read these Directions before completing this Application.

Check	If you are applying for individual aredit in your own name and are relying on your own income or assets and not the income or assets of
Appropriate Box	another person as the basis for represented of the credit requested, complete only Sections A and D. If the requested credit is to be
Box	secured also complete the first part of Section C and Section F.

If you are applying for joint credit with another person, complete all Sections except E, providing information in B about the joint applicant. If the responsed credit is to be secured, then complete Section E.

We intend to apply for joint credit.		
	Applaan	Co. Apple and

If you are applying for individual credit, but are relying on income from almosty, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all Sections except E is the extent providing information in B about the person or whose almosty, support, or maintenance payments or income or assets you are relying. If the requested credit is to be secured, then complete Section E.

Amouni Requested	Payment Date Desired	Propage of Credit To be Used For
2		10 be Cool Per

SECTION A -- INFORMATION REGARDING APPLICANT

Relationship: _____ Address _____

Foll Name (Last, First, Middle)				Binhduc: U.U.
Present Street Address				Years there
City:	State	Ζ.ρ	Telephone:	
Social Security No		Driver's License No :		
Previous Street Address				Years there.
City:	State:	Zic:		
Present Employer:		Years there	Telephone	
Position or title		Name of aspervisor		
Employer's Address:				
Provious Employer:				Years there:
Previous Employer's Address:				
Present net salary or commission: \$	per	No. Dependents:	Ages	
	the second se			

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Alimoty, child support, separate maintenance nuclived under to our order 📋 written agreement 📋 oral underwaveling 🗔

Other income: \$ per	Score(s)			
Is any income listed in this Section likely to be reduced bet Ves (Explain in detail on a separate sheet.) No.	fore the credit rea			
Have you ever received credit from us?	When?		Office:	
Checking Accourt No :		Instaution and Branch:		
Savings Account No.:		Institution and Branch		
Name of nearest relative not living with you			Telephers	c

SECTION B-INFORMATION REGARDING JOINT APPLICANT, OR OTHER PARTY (Use separate sheets if necessary.)

Foll Name (Last, First, Middle):				Bathdate
Relationship to Applicant (if any):				
Presen: Since: Address				
City	State	Z.p.	Telephone	
Social Security No.:		Driver's License No.		
Present Employer.		Years there:	Telephone	
Porition or title:		Name of supervisor		
Employer's Address				
Previous Employer.				Years there
Provious Employer's Address:				
Province only or commonian S				
Alitrony, child support, or separate maintents this obligation.	nance income need a	ot he revealed if you do not wis	h to have it consider	ed as a basis for repaying
Alimente child surmat, senarate maintenance	reserved under court	onler [] senitor amorner []	ord and encoding i	

Other income: 5	per	Source(s) of other income:	

is any meaning listed in this Section likely to be reduced before the credit req \square Yes (Explain in detail on a separate short.) \square No \square	nested is post off?
Checking Account No.	Institution and Branch
Savings Account No	Institution and Branch

Name of nearest relative net living with-

[Closed end, unsecured/secured credit]

SECTION C - MARITAL STATUS (De not complete if this is an application for individual unsecured credit.) Applicant: Anned Separated Unmarmed (includer, Other Party: Married Separated Unmarmed (includer, Unmarried (including single, divorced, and widowed)

Unmarried (including single, rivorced, and widowed)

SECTION D-	 ASSET AND DEBT INFORMATION (If Section B has been completed, this Section should be completed giving information about
	both the Applicant and Joint Applicant or Other Person. Please mark Applicant-related information with an "A." If Section B was not
	completed, only give information about the Applicant in this Section.)

ASSETS OWNED (use separate sheet if necessary.)

Desemption of Assets		Value	Subject Ye	t to Debt?	Namo(s) of Owner(s)		
wh	5 3		\$				
kaumohiles (Make, Mosel, Ye	NT)						
Tash Value of Life Insurance (In Face Value)	WUCT,						
Real Estate (Location, Date Acc	(unit)						
Morketable Seconties (Issuer, T	ype, No. of Shares)						
Other (List)							
TotalAssets			\$				
OUTSTANDING DEBTS (Inc	-			-		1	1
Creditor	Type of Deb or Acct. No	K Not	e in Which et: Carned	Original Debt	Balance	Monthly Payments	Prot Due? Yes/No
 (Landoed or Mongage Holder) 	□ Rent Payment □ Montgage			\$ (Onic rone)	\$ (Omit reitt)	5	
2.							
<u>k</u>							
Total Debts				s	s	5	
(Cicilit References)							Doc Paid
L.				5			
2							
Are you is co-maker, endoeser, o guarantee on any loan or contra-	e d2 Ve.□	No 🗌	lf "yex" for whom?	1	To	where it	
Are there any utsatisfied padgment against you?	Yes D No D	Amount \$		lif "yes to who	m owed?		
Have you been declared hinkrupt in the last 14 years?	Yes 🗆 No 🗆	If "yes" where?				Year	
Other Obligations—(E.g., liabd	ty to pay alimony,	child support, se	parate mointer	iance. Ese separat	e sheet if neces	sizy I	
SECTION E - SECURED CE	EDIT (Complete	only if credit is	to be secured.) Briefly describe	the property	to be given as see	unity.
and list names and addresses of	all co-owners of th	e property:					
	Naria				Addr	E16	
If the security is real estate, give	e the full marrie of y	out spouse (if as	(y):				

Everything dust I have stated in this application is correct to the best of my knowledge. I independent dust you will retain this application whether or not it is approved. You are authorized to check my credit and employment basiney and a prover questioner shouly post ends experimence with me

[Community property]

Name of nearest relative not living with you

Relationship: ______ Address: _____

CREDIT APPLICATION

IMPORTANT: Read these Directions before completing this Application.

Check Appropriate Appropriate Box Bo

In all other situations, complete all Sections except E, providing information in B about your spoule, a joint applicant or user, or the person of whose alignery, support, or maintenance payments or income or assess you are relying. If the requested create is to be secured, also complete Section E.

If you intend to apply for joint credit, please initial here.

Amouni Requested S	Payment Date Desired	Proceeds of Cre To be Used For			
SECTION A-INFOR	MATION REGARDING AP	PLICANT			
Full Name (Last, First, J	Middle)				Birthdate: 7 7
Present Stepet Address:					Years there:
City.		itate:	Zip	Tricphone	
Social Security No.:			Driver's License Nu.1_		
Previous Street Address					Years there:
City:		State			
Present Employer			Years there:	Telephone	
Pession or title:			Name of supervisor:		
Employar's Address:					
Proyous Employer's A	drineis:				
	retains son: \$				
ters on thanar	t, or separate maintenance in separate maintenance received				sa a haois for repay
Other income: \$	per	Source(s)	of other income:		
ls any income listed in t Yes (Explain in detail	his Section likely to be reduced (on a separate sheet.) No []	á in the next two year]	rs or before the credit req	uested is paid off?	
Have you ever received	credit from us?	When?		Office	
Checking Account No. 1			Institution and Brench:		
care wrighter out the root					

SECTION B-INFORMATION REGARDING SPOUSE, JOINT APPLICANT, USER, OR OTHER PARTY (Use separate shorts if mensaar).)

Telephone

Foll Name (Last, First, Middle)				Bathdate
Reintonship to Applicant (if any):				
Provent Street Address				
City:	800	Zux	Telephone	
Social Seconty No.:		Driver's License No.		
Presen Employer		Years there	Telephonel	
Posician or crite		Name of supervisor		
Employer's Address:				
Previous Employer:				
Previous Employer's Address:				
Presenting solary of commission: \$	per	No. Dependents.		
Alimony, child support, or separate main this obligation.	tenance income need o	aat be revealed if you do not wis	h to have it consider	ed as a basis for repoying
		vendez 🖂 unitan agroement 🖂	and the based of the second	

Is only income listed in this Section likely to be reduced in the next two years or before the conduct equation of Γ . Yes (Explain in detail on a separate sheet) = No \Box

Checking Account No.:	Institution and Branch
Savings Account No	Institution and Branch
Name of nearost relative not loving with	
Space: Init: Applicant User or Other Party	Telephone

[Community property]

□ Separated □ Separated

Unmerrised (including single, diversed, and widewed)
 Unmerrised (including single, diversed, and widewed)

SECTION D — ASSET AND DEBT INFORMATION (If Section B has been completed, this Section should be completed going information about both the Applicant and Spotter, Jour. Applicant, User, or Other Person. Please mark Applicant-related information with an "A" If Section B was not completed, only give information about the Applicant in the Section.)

ASSETS OWNED (use separate sheet if necessary) Subject to Debt? Yea/No Name(x) of Owner(x) Description of Assets Value Cash 5 Automobiles (Make, Model, Year) Cosh Value of Lafe Insurance (locuer, Face Value) Real Estate (Location, Date Acquired) Marketable Securities (Issuer, Type, No. of Shares) Other (List)

Total Assets 5 OUTSTANDING DERTS (Include charge accounts, installment contracts, credit cards, rem, montgages, etc. Use separate sheet if necessary.)

Creditor	Type of Debt or Acct, No.	Name in Which Acci. Carned	Original Debt	Present Balance	Monthly Payments	Pas Duc' Yes No
(Lanclord or Mortgage Holder)	Rent Payment Mongage		\$ (Omit rent)	\$ (Omit rent)	s	
						-
Total Debts			5	s	s	
Orski References)						Date Paid
			5			

Are you a co-maker, enderser, or guarantier on any loan or contract?	Yes 🖂	No 🗔	If "yes" for whom?	To wi	hom?
Are there any mountfield judgments against you?	No B	Amount 5		lf "yes" to when even?	
Have you been declared benknops in the last 14 years?	Yes D No D	lf "yes" where?			Year

Other Obligations---(E.g., liability to pay alimony, child support, separate mutaterance. Use separate sheet if necessary i

SECTION E - SECURED CREDIT (Complete only if credit is to be secured) Briefly describe the property to be given as security.

and list names and addresses of all co-owners of the property: Name

Address

Dete

Everything that I have stated at this application is convect to the best of my knowledge. I understand that you will searce this opplication whether or total it is approved. You are authorized to check my credit and employment housey and to answer questions also a your cost of opplications with ne

Applicant's Signature

Other Signature (Where Applicable)

Date

Uniform Residential Loan Application

This application is designed to be consisted by the applicant is while Landw's assistance. Applicants should complete this form as "Berrows" or "Do Borrows" as applicable Co-Detrover information must also be provided part the goorgenute box checked, when D be income or assist of a period that the this "Borrows" in "Do Borrows" as applicable Co-Detrover information must also be provided part the goorgenute box checked, when D be income or assist of a period that the the the Borrows" in "Do Borrows" is including the Borrows's could will be used as a basis for her spatial cater, full the income or assist of the Borrows's applicable to the Borrows' as the borrows' property states as a basis for her spatial cater, full the or the totilities must be considered boosure the Borrows relations in a community property is located in a community property state, or the Borrows is naiving on other property located in a community property state as a basis for repayment of the boar.

Vortgage Applied for:	□ W □ PA	Convention USDA/Rurz Housing Sk	sl	er (explain):		Agency Case Nu	mber	La	nder Case	Number	
Amount		Interest Fate	% No. of I	lerths	Amortization Type:	 Fixed Rate GPM 	Cher ABM ((explain): type):			
			II. PR	OPERTY	INFORMATI	ON AND PURP					
Subject Prope	erty Address (s	street, dity state,									No. of Un
legal Descrip	ption of Subject	: Property (attach	i description il r	ecessary)							Year Built
		-		-							
unboas o, fil	Den 🗆 Purche 🗌 Refina	nce Constru	ction ction-Permane	ul Offe t	a (explain):		Property will Primary in Primary in Primary in Primary in Primary in Property will Property will Primary in Property will Primary in Primary in	i ber Residence 🔲	Secondary	Residenc	a 🗆 Investmen
Complete this		uction or constru					-				
	Original Cost		Arrount Exis		(a) Pre	sent Value of Lot	[E] Cos	a of Improveme	nts	Total (a +)	b)
Acquired	5				5		5			5	
Secondaria Mai	*	a minance loan.	5		3		3			5	
sar Sar	Driginal Cost		Amount Exis	Real Local	Duran	as of Reference		Tana dia Jawa		- and -	C to be made
kopuired	Ungrad Cost		ATOJT EXC	ing Lona	rupe	as or mentance		Describe impro	AUTEUS.	L made	Lo de made
	5		5					Cost: S			
ife will be h	eld in what Nat	me(s)				Manne	s in which Title	will be held			tate will be held. Fee Simple
second of Pas-	and Deserved C	antoneos Obrasi	er oodior Briter	dam. Far	action (combine)						Leasehold
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Gross Monthly Income	Barrawer	Co-Borrowar	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	s	s	5	Rent	\$	
Overfime				First Mortgage (P&I)		5
Bonuses				Other Financing (P8I)		
Commissions				Hazard Insurance		
Dividends Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insutance		
Other extre concisions				Homeowner Assn. Dues	and a second	Charles and the second se
see The notice in "describe other income," belancy				Other:		· · · ·
Total	\$	\$	\$	Totai	\$	5

Describe Other Income Notice: Alimony, child support, er separate maintenance income need not be revealed if the

90 ;	Monthly Amount
	\$

VL ASSETS AND LIABILITIES This Sistement and any applicable supporting schedules may be completed jointy by both manifed and unnamind Co Bornwers if their assats and liabilities are setticiantly joined so that the Statement can be manipuly and is fig presented on a contributed basis, of weiles, separate Sistement and Schedules are required. If the Co-Bornwers social was completed about a spoule, this Sistement and supporting schedules must be completed about the spoule also.

Cash deposit loward purchase held by: List checking and savings accounts bei	\$	stock piedges, etc. Use continuation sheet, if necessary	sty indicate by C1 those car	
		satisfied upon sale of real estate owned or upon refin		
			Monthly Payment &	Í.
		UABILITIES	Months Left to Pay	Unpaid Balance
		Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Cree	dit Union]		
		Acct. no.		
Acct. no.	\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bark, S&L, or Cree	dt Union			
		Acct. no.		
Acct. no.	\$	Name and address of Company	\$ PaymentMonths	\$
Name and address of Bank, S&L, or Cred	dit Union			
		Acct. no.		
Acet no.	5	Name and address of Company	\$ Payment/Monthe	\$
Name and address of Bank, S&L, or Cred	dit Union			
		Acct. no.		
Acct. no.	s	Name and address of Company	\$ Payment/Nonths	s
Stocks & Bonds (Company name/number & description)	+		a naga tan	
		Acet no.	_	
		Name and address of Company	\$ Payment/Months	S
Life insurance not each value	\$	- India and and the second second second	4. op	Ĩ
Face amount: \$ Subtotal Liquid Assets		-		
Beal estate owned (enter market value	5	Aset, no.		
from schedule of real estate owned)	\$	Name and address of Company	\$ Payment/Months	\$
Vested interest in retirement fund	\$			
Net worth of business(es) owned (attach linencial statement)	\$	1		
Automobiles owned (make and year)	\$	Aprt. no. Alimony/Child Support/Separate Maintenance	5	
Other Assels (ilemize)	s	Payments Owed to:		
Utter Assets (hernau)	5			Contractor and Contractor Anticipation of the second life
		Job-Related Expense (child care, union dues, elc.)	s	Cherry S.
		Total Monthly Payments	6	ALL PROPERTY.
Total Accessory	L	Net Worth	Total Coldina In	UNDERSO AND INCOME.
Total Assets a	£	(a minus b)	Total Liabilities b.	ь

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Famile Mae Form 1003 01/04

Schedule of Real Estate Owned (If additional prope	1.65.875					Insurance,	
	Type of Property		Amount of Mortgages & Clens	Grass Rental Income	Mortgage Payments	Maintenance, Taxes & Nisc.	Net Rental Incom
		\$	5	\$	5	5	\$
	Totals	s	5	5	s	5	s

VII. DETAILS OF TRANSA Purchase price	S If you answer "Yes" to any questions a through I, please use continuation					atrowe
Aherations, improvements, repairs		sheet for explanation.	Yes	140	Yes	No
Land (facoured separately)		. Are there any outstanding judgments against you?				0
Refinance (incl. debts to be paid off)		Have you been declared bankrupt within the past 7 years?				
Estimated prepaid items		. Have you had property foreclosed upon or given title or deed in lieu thereof	CI.			
Estimated closing costs		in the last 7 years?				
PWI, MP, Funding Fee		 Are you a party to a lawsui? 				
Discount (/ Borrower will pay)		Have you directly or indirectly been obligated on any loan which resulted in			Ο.	
Total costs (add items a through h)		foreclosure, transfer of title in fleu of foreclosure, or judgment?				
Subord note linancing		 [This would include auth latins as home mongage lixans, 53A loans, home increasement lixans, exuscional loans, manufactured (mobile) home loans, any mongage, financial obligation, bend. 				
Borrower's closing costs paid by Seiter		or kan guarantee. If "fun," provide details, including date, hame and eddress of Lender, FHA or IA case surable: if any, and reasons for the action.)				
Ofher Credits (explain)		Are you presently delinquent or in default on any Feceral debt or any other loan, montgage, financiel obligation, bond, or loan guarantee? I having deals as decreted in the proofing dealers.	а	СI С	•	
		Are you obligated to pay alimony, child support, or separate maintenance?				
n. Loan amount		. Is any part of the down payment borrowed?			α.	
(exclude PMI, MIP, Funding Fee financed)		Are you a co-maker or endorser on a noio?			a	a
PWL MIR. Funding Fee financed		Are you a U.S. citizen?	u.			
	1	Are you a permanent resident alien?	u.			- 0
Loan amount (add m & n)		Do you intend to occupy the property as your primary residence? If the complete system in below.			a.	a
		n. Have you had an ownership interest in a property in the last three years?			Ξ.	- 0
Cash Iromito Borrower (subtract j, k, Lå o from i)		 What type of property did you own—principal residence (PP), second nome (SH), or investment property (IP)? 				
		(2) How did you hold title to the home—solely by yourself (5), jointly with your spouse (SP), or jointly with another person (0)?				
		OWLEDGMENT AND AGREEMENT				-

segment upon any merepresentation that have made on this application, and/or notinnel penalties including, that not limited 15 fines an information to take upon the providence of Tale 16. Under the Special Const. (2) the harm measure to the constraint on the const Borrower's Signature Date

Date Co-Borrower's Signature x

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES
The following information is requested by the Faderal Government for certain types of learns related to a dwelling in order to monitor the lensers compliance with equal credit
appendixly, bit housing and home manyage disclosure laws. You are not required to taking this matching, please provide both a sub-order to a dwelling in order to a monitor the lenser compliance with equal credit
appendixly, bit housing and home manyage disclosure laws. You are not required to taking the information, please provide both and the information appendix to a dwelling in order to a sub-order does not handle the information please provide to the information on the date of visual
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allow also accelerate to white the length is conference and but how the monitor the information please check he box below. [Conference]

BORROWER	🗆 i de nota	wish to furnia	h this informatio	27.	CO-BORROWER	I do not wish to furnisi	h this information	n.
Ethnicity:	Hispanic	or Latino	Not Hispar	nic or Latino	Ethnicity:	Hispanic or Latino	Not Hispan	ic or Lating
Race:	American Alaska N		🗆 Asian	Black or African American	Race:	 American Indian or Alaska Native 	🗆 Asian	Black or African American
	Native H Other Pa	availan or cific Islander	U White			Native Hawaiian or Other Pacific Islander	U White	
Sec.	Female		Wate		Sex.	Female	Male	
To be Completed I This application w	as taken by:	Interviewen	Name (print o	r type)		Name and Address of Intervie	wer's Employer	
Face-to-face in Kel Telephone	lennew	Interviewer	s Signalure		Date			
D Internet		Interviewer's	s Phone Numbe	er (incl. area code)		1		

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x

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Fannia Mae Form 1003 01/04

Cont	inuation Sheet/Residential Loan Applic	cation
Use this continuation sheet if you need more space to complete the Residential	Borower	Agency Case Number:
Loan Application, Mark 8 for Borrower or C for Co-Borrower.	Co-Borrower:	Lender Dase Number:

under the provisions of Title 18, United State		r, or both, to knowingly make any faise subtements con-	
Borrower's Signature	Date	Co-Borrower's Signature	Date
x		x	

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Form C-1—Sample Notice of Action Taken and Statement of Reasons

Statement of Credit Denial, Termination or Change

Date:_____

Applicant's Name:_____

Applicant's Address:_____

Description of Account, Transaction, or Requested Credit:_____

Description of Action Taken:_____

Part I—Principal Reason(s) for Credit Denial, Termination, or Other Action Taken

Concerning Credit

This section must be completed in all instances.

- ____ Credit application incomplete
- ____ Insufficient number of credit references provided
- ____ Unacceptable type of credit references provided
- ____ Unable to verify credit references
- ____ Temporary or irregular employment
- ____ Unable to verify employment
- ____ Length of employment
- ____ Income insufficient for amount of credit requested
- ____ Excessive obligations in relation to income
- ____ Unable to verify income
- ____ Length of residence
- ____ Temporary residence
- ____ Unable to verify residence

____ No credit file

- ____ Limited credit experience
- ____ Poor credit performance with us
- ____ Delinquent past or present credit obligations with others

____ Collection action or judgment

____ Garnishment or attachment

____ Foreclosure or repossession

____ Bankruptcy

____ Number of recent inquiries on credit bureau report

____ Value or type of collateral not sufficient

____ Other, specify: _____

Part II—Disclosure of Use of Information Obtained From an Outside Source

This section should be completed if the credit decision was based in whole or in part on information that has been obtained from an outside source.

_____Our credit decision was based in whole or in part on information obtained in a report from the consumer reporting agency listed below. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. The reporting agency played no part in our decision and is unable to supply specific reasons why we have denied credit to you. You also have a right to a free copy of your report from the reporting agency, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency.

Name:_____

Address:_____

[Toll-free] Telephone number:_____

[We also obtained your credit score from the consumer reporting agency and used it in making our credit decision. Your credit score is a number that reflects the information in your consumer report. Your credit score can change, depending on how the information in your consumer report changes.

Your credit score: _____

Date: _____

Scores range from a low of ______ to a high of ______.

Key factors that adversely affected your credit score:

[Number of recent inquiries on consumer report, as a key factor]

[If you have any questions regarding your credit score, you should contact [entity that provided the credit score] at:

Address: _____

[[Toll-free] Telephone number: _____]

_____Our credit decision was based in whole or in part on information obtained from an affiliate or from an outside source other than a consumer reporting agency. Under the Fair Credit Reporting Act, you have the right to make a written request, no later than 60 days after you receive this notice, for disclosure of the nature of this information. If you have any questions regarding this notice, you should contact:

Creditor's name:_____

Creditor's address:_____

Creditor's telephone number:_____

Notice: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is (name and address as specified by the appropriate agency listed in Appendix A).

Form C-2—Sample Notice of Action Taken and Statement of Reasons

Date

Dear Applicant: Thank you for your recent application. Your request for [a loan/a credit card/an increase in your credit limit] was carefully considered, and we regret that we are unable to approve your application at this time, for the following reason(s):

Your Income:

_____ is below our minimum requirement.

_____ is insufficient to sustain payments on the amount of credit requested.

____ could not be verified.

Your Employment:

_____ is not of sufficient length to qualify.

____ could not be verified.

Your Credit History:

_____ of making payments on time was not satisfactory.

____ could not be verified.

Your Application:

____ lacks a sufficient number of credit references.

____ lacks acceptable types of credit references.

_____ reveals that current obligations are excessive in relation to income.

Other:_____

The consumer reporting agency contacted that provided information that influenced our decision in whole or in part was [name, address and [toll-free] telephone number of the reporting agency]. The reporting agency played no part in our decision and is unable to supply specific reasons why we have denied credit to you. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. You also have a right to a free copy of your report from the reporting agency, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency. Any questions regarding such information should be directed to [consumer reporting agency]. If you have any questions regarding this letter, you should contact us at [creditor's name, address and telephone number].

[We also obtained your credit score from the consumer reporting agency and used it in making our credit decision. Your credit score is a number that reflects the information in your consumer report. Your credit score can change, depending on how the information in your consumer report changes.

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Your credit score: _____

Date: _____

Scores range from a low of ______ to a high of ______.

Key factors that adversely affected your credit score:

[Number of recent inquiries on consumer report, as a key factor]

[If you have any questions regarding your credit score, you should contact [entity that provided the credit score] at:

Address: _____

[[Toll-free] Telephone number: _____]

Notice: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is (name and address as specified by the appropriate agency listed in Appendix A).

Form C-3—Sample Notice of Action Taken and Statement of Reasons (Credit Scoring) Date Dear Applicant: Thank you for your recent application for _____. We regret that we are unable to approve your request.

[Reasons for Denial of Credit]

Your application was processed by a [credit scoring] system that assigns a numerical value to the various items of information we consider in evaluating an application. These numerical values are based upon the results of analyses of repayment histories of large numbers of customers.

The information you provided in your application did not score a sufficient number of points for approval of the application. The reasons you did not score well compared with other applicants were:

- Insufficient bank references
- Type of occupation
- Insufficient credit experience
- Number of recent inquiries on credit bureau report

[Your Right to Get Your Consumer Report]

In evaluating your application the consumer reporting agency listed below provided us with information that in whole or in part influenced our decision. The consumer reporting agency played no part in our decision and is unable to supply specific reasons why we have denied credit to you. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. It can be obtained by contacting: [name, address, and [toll-free] telephone number of the consumer reporting agency]. You also have a right to a free copy of your report from the reporting agency, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency.

[Information about Your Credit Score]

[Information about Your Credit Score]

We also obtained your credit score from the consumer reporting agency and used it in making our credit decision. Your credit score is a number that reflects the information in your consumer report. Your credit score can change, depending on how the information in your consumer report changes.

Your credit score:_____

Date:_____

Scores range from a low of ______to a high of ______.

Key factors that adversely affected your credit score:

[Number of recent inquiries on consumer report, as a key factor]

[If you have any questions regarding your credit score, you should contact [entity that

provided the credit score] at:

Address: _____

[Toll-free] Telephone number:_____]

If you have any questions regarding this letter, you should contact us at

Creditor's Name:_____

Address:_____

Telephone:_____

Sincerely,

Notice: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (with certain limited exceptions); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is (name and address as specified by the appropriate agency listed in Appendix A).

Form C-4—Sample Notice of Action Taken, Statement of Reasons and Counteroffer Date

Dear Applicant: Thank you for your application for _____.We are unable to offer you credit on the terms that you requested for the following reason(s):_____

We can, however, offer you credit on the following terms: _____

If this offer is acceptable to you, please notify us within [amount of time] at the following address: _____.

Our credit decision on your application was based in whole or in part on information obtained in a report from [name, address and [toll-free] telephone number of the consumer reporting agency]. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. The reporting agency played no part in our decision and is unable to supply specific reasons why we have denied credit to you. You also have a right to a free copy of your report from the reporting agency, if you

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request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency.

[We also obtained your credit score from the consumer reporting agency and used it in making our credit decision. Your credit score is a number that reflects the information in your consumer report. Your credit score can change, depending on how the information in your consumer report changes.

Your credit score:_____

Date:

Scores range from a low of ______to a high of ______.

Key factors that adversely affected your credit score:

[Number of recent inquiries on consumer report, as a key factor]

[If you have any questions regarding your credit score, you should contact [entity that provided the credit score] at:

provided the credit scorej di.

Address: _____

[Toll-free] Telephone number:]

You should know that the federal Equal Credit Opportunity Act prohibits creditors, such as ourselves, from discriminating against credit applicants on the basis of their race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract), because they receive income from a public assistance program, or because they may have exercised their rights under the Consumer Credit Protection Act. If you believe there has been discrimination in handling your application you should contact the [name and address of the appropriate federal enforcement agency listed in Appendix A].

Sincerely,

Form C-5—Sample Disclosure of Right To Request Specific Reasons for Credit Denial Date

Dear Applicant: Thank you for applying to us for _____.

After carefully reviewing your application, we are sorry to advise you that we cannot [open an account for you/grant a loan to you/increase your credit limit] at this time. If you would like a statement of specific reasons why your application was denied, please contact [our credit service manager] shown below within 60 days of the date of this letter. We will provide you with the statement of reasons within 30 days after receiving your request.

Creditor's Name

Address

Telephone Number

If we obtained information from a consumer reporting agency as part of our consideration of your application, its name, address, and [toll-free] telephone number is shown below. The reporting agency played no part in our decision and is unable to supply specific reasons why we have denied credit to you. [You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency.] You have a right to a free copy of your report from the reporting agency, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you

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received is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency. You can find out about the information contained in your file (if one was used) by contacting:

Consumer reporting agency's name

Address

[Toll-free] Telephone number

[We also obtained your credit score from the consumer reporting agency and used it in making our credit decision. Your credit score is a number that reflects the information in your consumer report. Your credit score can change, depending on how the information in your consumer report changes.

Your credit score:_____

Date:_____

Scores range from a low of ______to a high of ______.

Key factors that adversely affected your credit score:

[Number of recent inquiries on consumer report, as a key factor]

[If you have any questions regarding your credit score, you should contact [entity that

provided the credit score] at:

Address: _____

[Toll-free] Telephone number:]

Sincerely,

Notice: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is (name and address as specified by the appropriate agency listed in Appendix A).

Form C-6—Sample Notice of Incomplete Application and Request for Additional

Information

Creditor's name

Address

Telephone number

Date

Dear Applicant: Thank you for your application for credit. The following information is needed to make a decision on your application: _____

We need to receive this information by _____(date). If we do not receive it by that date,

we will regrettably be unable to give further consideration to your credit request.

Sincerely,

Form C-7—Sample Notice of Action Taken and Statement of Reasons (Business Credit)

Creditor's Name

Creditor's address

Date

Dear Applicant: Thank you for applying to us for credit. We have given your request careful consideration, and regret that we are unable to extend credit to you at this time for the following reasons:

(Insert appropriate reason, such as: Value or type of collateral not sufficient; Lack of established earnings record; Slow or past due in trade or loan payments)

Sincerely,

Notice: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is [name and address as specified by the appropriate agency listed in Appendix A].

Form C-8—Sample Disclosure of Right To Request Specific Reasons for Credit Denial Given at Time of Application (Business Credit)

Creditor's name

Creditor's address

If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact [name, address and telephone number of the person or office from which the statement of reasons can be obtained] within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

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Notice: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is [name and address as specified by the appropriate agency listed in Appendix A].

Form C-9—Sample Disclosure of Right To Receive a Copy of an Appraisal

You have the right to a copy of the appraisal report used in connection with your application for credit. If you wish a copy, please write to us at the mailing address we have provided. We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application.

[In your letter, give us the following information:]

Form C-10—Sample Disclosure About Voluntary Data Notation

We are requesting the following information to monitor our compliance with the federal Equal Credit Opportunity Act, which prohibits unlawful discrimination. You are not required to provide this information. We will not take this information (or your decision not to provide this information) into account in connection with your application or credit transaction. The law provides that a creditor may not discriminate based on this information, or based on whether or not you choose to provide it. [If you choose not to provide the information, we will note it by visual observation or surname].