

Bur. of Consumer Financial Protection

Pt. 1002, App. B

APPENDIX B TO PART 1002—MODEL APPLICATION FORMS

1. This appendix contains five model credit application forms, each designated for use in a particular type of consumer credit transaction as indicated by the bracketed caption on each form. The first sample form is intended for use in open-end, unsecured transactions; the second for closed-end, secured transactions; the third for closed-end transactions, whether unsecured or secured; the fourth in transactions involving community property or occurring in community property states; and the fifth in residential mortgage transactions which contains a model disclosure for use in complying with §1002.13 for certain dwelling-related loans. All forms contained in this appendix are models; their use by creditors is optional.

- 2. The use or modification of these forms is governed by the following instructions. A creditor may change the forms: by asking for additional information not prohibited by \$1002.5; by deleting any information request; or by rearranging the format without modifying the substance of the inquiries. In any of these three instances, however, the appropriate notices regarding the optional nature of courtesy titles, the option to disclose alimony, child support, or separate maintenance, and the limitation concerning marital status inquiries must be included in the appropriate places if the items to which they relate appear on the creditor's form.
- 3. If a creditor uses an appropriate appendix B model form, or modifies a form in accordance with the above instructions, that creditor shall be deemed to be acting in compliance with the provisions of paragraphs (b), (c) and (d) of §1002.5 of this part.

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Check Appropriate Box	☐ If you are ap or assets of a ☐ If you are ap	plying for an indivi- nother person as the	C: Read these Direction dual account in your over the basis for repayment of	PPLICATION ns before completing this A rn name and are relying on y the credit requested, completed, comple	our own income or a ete only Sections A a	ssets and not the income nd D.
	information	in B about the joint	applicant or user.	t you and another person wi	ii sac, campione air s	central providing
	We intend to	apply for joint cree	dit	Co-Anniscani		
	If you are ap on the incom possible, pro you are relyi	e or assets of anoth viding information	dual account, but are re	clying on income from alime or repayment of the credit re in whose alimony, support, o	ony, child support, or quested, complete all r maintenance payme	separate maintenance or Sections to the extent ents or income or assets
SECTION	-INFORMATIO	ON REGARDING	APPLICANT			
Full Name (I	ast, First, Middle)					Birthdate: / /
Present Stree	t Address:		1200			Years there:
City:	1000			Zip:	_ Telephone:	
				Driver's License No.:		
	eet Address:					Years there:
City:				Zip:		
Present Emp				Years there:	Telephone:	719-21-1
Position or ti	63/			Name of supervisor:	- 0.000	
Employer's		- Proper leaves				
Previous Em						Years there:
	ployer's Address:			302		
Present net s	alary or commission	on: \$	per	No. Dependents:	Ages:	
this obligati Alimony, ch	on. ild support, separa	le maintenance rece	ived under: court order	revealed if you do not wish		
Other incom	e: \$	per	Source(:	s) of other income:		
Is any incom	e listed in this Sec	tion likely to be red eparate sheet.) N	luced in the next two ye	ars?		
	er received credit i		When	,	Office:	
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ASSETS OWNED (use separat	te sheet if necessary	.,					
Descrip	ption of Assets		Value	Subjec	t to Debt?	Name(s) of Owner	(s)
Cash			s				
Automobiles (Make, Model, Ye	car)		-				
ash Value of Life Insurance (I	Issuer,						
deal Estate (Location, Date Ac	quired)						
Marketable Securities (Issuer, 1	Type, No. of Shares)					
Other (List)			-			_	
otal Assets	abada abassa sasas		S				
OUTSTANDING DEBTS (In ren	it, mortgages, etc. U	ise separate shee	t if necessary.)	cards,			
Creditor	Type of De or Acct. No	bt Nar o. A	ne in Which cct. Carned	Original Debt	Present Balance	Monthly Payments	Past Due' Yes/No
. (Landlord or Mortgage Holder)	Rent Paymen	t		\$ (Omit rent)	\$ (Omit rent)	S	
la i							
i.							
i.							
i.							
Total Debts				s	s	s	
Credit References)							Date Paid
				S			CLOSED INC.
2.		7-1-1-1			Total Vi		
Are you a co-maker, endorser, guarantor on any loan or contri	or act? Yes 🗆	No 🗆	If "yes" for whom?		Tox	whom?	
Are there any unsatisfied udgments against you?	Yes 🗆 No 🗆	Amount S		If "yes to who	om owed?		
fave you been declared ankrupt in the last 14 years?	Yes No	If "yes" where?				Year	
Other Obligations—(E.g., liab	ility to pay alimony	, child support, s	eparate mainter	nance. Use separat	e sheet if neces	sary.)	
Everything that I have sta or not it is approved. You are a	ited in this applicati authorized to check	on is correct to t my credit and en	he best of my ka	nowledge. I under	stand that you v	will retain this appl t your credit experi	ication wheth
Applicant's Sign		Date					Date

[Closed-end, se	cured credit	ļ								
		IN COUNTY NAME.	CREDIT AP							
Check	□ Ifver			s before completing this		the income or surety of				
Appropriate Box	☐ If you are applying for individual credit in your own name and are relying on your own income or assets and on the income or assets of another person as the basis for repayment of the credit requested, complete Sections A, C, D, and E, omitting B and the second part of C. ☐ If this is an application for joint credit with another person, complete all Sections, providing information in B about the joint applicant									
	We in	tend to apply for joint credit								
	Applican: Co-Applicani If you are applying for individual credit, but are relying on income from alimony, child support, or separate maintenance or on the									
	incom	are applying for individual content of assets or another person ding information in B about the	as the basis for repaym	ent of the credit requested,	complete all Sections to	the extent possible,				
Amount Req \$	uested	Payment Date Desired	Proceeds of Cro To be Used For	odit						
SECTION A	-INFOR	MATION REGARDING A	PPLICANT							
Full Name (L	ast, First, N	Aiddle):				_ Birthdate: / /				
Present Street	Address:			100		Years there:				
City:			State:	Zip:	Telephone:					
Social Securi	ty No.:			Driver's License No.:						
Previous Stre	et Address:					Years there:				
City:			State:	Z.ip:						
Present Empl	loyer:			Years there:	Telephone:					
Position or til	tle:			Name of supervisor:						
Employer's A	Address:					Marie Control of				
Previous Em	ployer: _	0.000				Years there:				
Previous Em	ployer's Ad	ldress:								
Present net sa	alary or con	nmission: \$	per	No. Dependents:	Ages:					
this obligation	on.	t, or separate maintenance				as a basis for repayin				
Alimony, chi	ld support,	separate maintenance receiv	ed under: court order	□ written agreement □	oral understanding					
Other income	e: \$	per	Source(s)	of other income:						
Is any incom	e listed in t	his Section likely to be reducted on a separate sheet.) No	ed before the credit re	quested is paid off?						
		credit from us?	When?		Office:					
Checking Ac				Institution and Branch:						
Savings Acco				Institution and Branch:		St. St. Williams				
Name of near			2-11-12			- 11				
not living wi	th you:	Address:			Telephone:					
						0.1536				
		MATION REGARDING J	OINT APPLICANT,	OR OTHER PARTY (Us	se separate sheets if ne					
Full Name (I						Birthdate: / /				
Relationship						Principles (
Present Stree	t Address:					Years there:				
City			State:		Telephone:					
Social Securi	ny No.:			Driver's License No.:						
Present Emp	loyer:			Years there:	Telephone					
Position or ti	tle:			Name of supervisor:						
Employer's /	Address:									
Previous Em	ployer: _					Years there:				
Previous Em	ployer's Ac	idress:		201 = 11.7		10-14-17				
Present net sa	alary or cor	nmission: \$, per	No. Dependents:	Ages:					
this obligation	on.	t, or separate maintenance separate maintenance receiv								
Other income			Source(s)							
_				New York Control of the Control of t						
Yes (Expl	ain in detai	his Section likely to be reducted on a separate sheet.) No	C Credit re	Institution and Branch:						
Savings Acco				Institution and Branch:						
Joint Applica	ant or Other									
Relationship		Address:								
SECTION ((Do not com Applicant: Other Party:	plete if thi		☐ Unmarried (incl	uding single, divorced, an cluding single, divorced, a	d widowed) ind widowed)					

ASSETS OWNED (use separate s	heet it necessary	9					
Descriptio	n of Assets		Value	Subjec	t to Debt?	Name(s) of Owner	(s)
Cash			s				
Automobiles (Make, Model, Year)	-	-				
Cash Value of Life Insurance (Issurance Value)	acr,	EH 730					
Real Estate (Location, Date Acqu	ired)						
Marketable Securities (Issuer, Typ	oe, No. of Shares)		-			
Other (List)							
Total Assets			s				
OUTSTANDING DEBTS (Inclu	ide charge accou eparate sheet if r	nts, installment ecessary.)	t contracts, credit	cards, rent, mortg	ages, etc.		
Creditor	Type of De or Acct. N	bt 1	Name in Which Acct. Carried	Original Debt	Present Balance	Monthly Payments	Past Due Yes/No
	Rent Paymer Mortgage			\$ (Omit rent)	\$ (Omit rent		
2.							
3.							
Total Debts				s	s	s	
(Credit References)							Date Paid
L				s			
2.							
Are you a co-maker, endorser, or guarantor on any loan or contract	? Yes □	No □	If "yes" for whom?		To	whom?	
Are there any unsatisfied judgments against you?	Yes 🗆 No 🗆	Amount \$		If "ye to wh	om owed?		
Have you been declared bankrupt in the last 14 years?	Yes 🗆 No 🗆	If "yes" where?				Year	
Other Obligations—(E.g., liabilit	y to pay alimony	r, child suppor	t, separate mainte	nance. Use sepam	ie sheet if nece	ssary.)	
SECTION E - SECURED CRI	EDIT (Briefly d	escribe the p	roperty to be give	n as security.)			
	Son a Visit Sans		-				
and list names and addresses of a	ll co-owners of i Name	the property:			Add	ress	
If the security is real estate, give	the full name of	your spouse (fany):				
Everything that I have states or not it is approved. You are and	d in this applicat	ion is correct	o the best of my k	nowledge. I unde	rstand that you questions abou	will retain this app	lication whet
The same and	a tinks	y and also	4-7-7-11-11-11-11-11-11-11-11-11-11-11-11			The same saper	Ann in
Applicant's Signat	ure	- Di	ite	Ot	her Signature		Date

Closed end, u	nsecured/secu	red credit]								
				PPLICATION						
Check	□ Ifyou	IMPORTANT: I	Read these Directio	ns before completing this A	application.	not the income or secrets				
Appropriate Box										
	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 requested credit is to be secured, then complete Section E.									
	We int	end to apply for joint credit.	Applicani	Co-Applicant						
	If you income possib are rel	are applying for individual of c or assets of another person le, providing information in ying. If the requested credit	credit, but are relying	g on income from alimony, c yment of the credit requestes in whose alimony, support, o complete Section E.	child support, or separ d, complete all Section r maintenance paymen	ate maintenance or on the except E to the extent ints or income or assets y				
Amount Rec	vested	Payment Date Desired	Proceeds of Co To be Used Fo	redit r						
SECTION	A—INFORM	MATION REGARDING A	PPLICANT							
Full Name (Last, First, M	iddle):				Birthdate: / /				
	et Address:					Years there:				
City:			State:	Zip:	Telephone					
Social Secur	nty No:			Driver's License No.:						
						Years there:				
City:	et rumes.		State	7 in		Teans dicte.				
	Jane			Years there:	Telephone					
Position or t				Name of supervisor:	retepnone:					
Employer's				Name of supervisor.						
						Maria I				
	ployer:					Years there:				
	ployer's Ade									
Present net s	alary or com	mission: \$	per	No. Dependents:	Ages:					
Alimony, ch Other incom	ild support, s	A CONTRACT OF THE PARTY OF THE	A STATE OF THE PARTY OF T	r written agreement s) of other income:	oral understanding	1				
Is any incom	ne listed in th lain in detail	is Section likely to be reduce on a separate sheet.) No.	ed before the credit r	equested is paid off?						
Have you ev	er received o	redit from us?	When'		Office:					
Checking A	ccount No.: _			Institution and Branch: _						
Savings Acc	ount No.: _			Institution and Branch: _						
	rest relative									
not living w		5292555			Telephone:					
Relationship	y:	Address:								
			DINT APPLICANT	, OR OTHER PARTY (Us						
	Last, First, N					Birthdate: 7 /				
						100000000000000000000000000000000000000				
	et Address:		CONTROL OF THE PARTY OF THE PAR			Years there				
City:	2007 000955			Zip:						
				_ Driver's License No.:						
					_ Telephone:					
Position or t	itle:			Name of supervisor						
Employer's	Address:									
	nployer:					Years there:				
Previous En	mlover's Ad									
Previous En		fress:								
Previous En		fress: mission: \$	per	No. Dependents:	Ages					
Previous En	salary or com aild support	mission: S or separate maintenance	income need not be	revealed if you do not wish	to have it considere	d as a basis for repayi				
Previous En	salary or com aild support	mission: S or separate maintenance	income need not be		to have it considere	d as a basis for repayi				
Previous En Present net s Alimony, cl this obligat	salary or com hild support, lon, hild support, s	mission: S or separate maintenance	income need not be	revealed if you do not wish	to have it considere	d as a basis for repayi				
Previous En Present net s Alimony, cl this obligat Alimony, ch Other incom	hild support ion. hild support, s	mission: \$	ed under: court orde	revealed if you do not wish r written agreement s) of other income:	to have it considere	d as a basis for repayi				
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SECTION C—MARITAL S' [Do not complete if this is an Applicant: Married	application for Individu			ngle, divorced, a	nd widowed)		
Other Party: Married	☐ Separated			single, divorced,			
SECTION D— ASSET AND both the Appl completed, or	DEBT INFORMATIO licant and Joint Applicant ally give information about	N (If Section or Other Per t the Applica	n B has been co rson. Please m ant in this Sect	mpleted, this Sec ark Applicant-relation.)	tion should be ted information	completed giving in in with an "A." If Se	nformation abs ection B was n
ASSETS OWNED (use separa	ite sheet if necessary.)						
Descri	ption of Assets		Value	Subject to Debt? Yes/No		Name(s) of Owner(s)	
Cash			s				
Automobiles (Make, Model, Y	'car)						
Cash Value of Life Insurance (Face Value)	(Issuer,						
Real Estate (Location, Date A	cquired)						
Marketable Securities (Issuer,	Type, No. of Shares)						
Other (List)							
Total Assets	San established		2				
OUTSTANDING DEBTS (In	nclude charge accounts, in	stallment co	1.00	cards, rent, mortg	ages, etc. Use	separate sheet if nec	essary.)
Creditor	Type of Debt or Acct. No.	Nam	ne in Which ct. Carned	Original Debt	Present Balance	Monthly Payments	Past Due? Yes/No
l. (Landlord or Mortgage Holder)	Rent Payment Mortgage		C. Carron	\$ (Omit rent)	\$ (Omit rent		103100
2.							
3.		1					
Total Debts				\$	\$	S	
(Credit References)				S			Date Paid
L				2			
2,							
Are you a co-maker, endorser, guarantor on any loan or conti	, or ract? Yes □ No	0	If "yes" for whom?		To	whom?	Virginia Car
Are there any unsatisfied audgments against you?	Yes 🗆 No 🗆 Aı	mount \$		If "yes	om owed?		
Have you been declared bankrupt in the last 14 years?	Yes 🗆 If	"yes" here?				Year	
Other Obligations—(E.g., liab	oility to pay alimony, chile	i support, se	parate mainten	ance. Use separat	e sheet if nece	ssary.)	POSTE LOP
SECTION E—SECURED C	REDIT (Complete only	if credit is	to be secured.	Briefly describ	e the property	to be given as secu	urity.
and list names and addresses of	of all co-owners of the ar-	operatu-					
and the manier and addresses (Name	quity:			Addi	ress	
If the security is real estate, gi	ive the full name of your	spouse (if an	y):				
Everything that I have st or not it is approved. You are	ated in this application is authorized to check my cr	correct to th redit and em	e best of my kr ployment histo	nowledge. I under ry and to answer	stand that you questions abou	will retain this appl a your credit expen	scation wheth ence with me

[Community pr	operty]				
	IMP	CREDIT ORTANT: Read these Direc	APPLICATION tions before completing this	Application.	
Check Appropriate Box	☐ If you are applying for maintenance payments Sections A and D. If the	individual credit in your own is or on the income or assets of a	name, are not married, and are nother person as the basis for n ed, also complete Section E.	not relying on alimony, payment of the credit re	child support, or separate equested, complete only
******	In all other situations, the person on whose al be secured, also compl	complete all Sections except limony, support, or maintenar lete Section E.	E, providing information in B ace payments or income or ass	about your spouse, a jeets you are relying. If i	oint applicant or user, or he requested credit is to
	If you intend to apply	for joint credit, please initial	here,	plicant	
Amount Req \$	uested Payment Date	e Desired Proceeds of To be Used	Credit For		
SECTION	A—INFORMATION REGA				
	Last, First, Middle):	ROMOAFFEICAM			Birthdate: / /
	et Address:				Years there:
City:		State:	Zip:	Telephone:	
Social Secur			Driver's License No.:		
	eet Address:				Years there
City:		State:	Zip:		
Present Emp	oloyer:		Years there:	Telephone:	
Position or ti			Name of supervisor:		
Employer's	Address:				
Previous Em	ployer:				Years there:
Previous Em	ployer's Address:				A CHOOSE THE CO
Present net s	alary or commission: \$	per	No. Dependents:	Ages:	
this obligati	on.		be revealed if you do not wis		
Other incom	ie: \$ per	r Source	ce(s) of other income:		
Is any incom	ne listed in this Section likely	to be reduced in the next two	years or before the credit requ	sested is paid off?	
	lain in detail on a separate shore rer received credit from us? _		-m-7	Office:	
Checking Ac		- wa	Institution and Branch		
	ount No.:		Institution and Branch		
Name of nea			Houtdayana Dranch		
not living wi				Telephone:	
Relationship	Ad	idress:			
SECTIONS	R. INFORMATION BEGA	BDING SPOUSE TOINT	APPLICANT, USER, OR OT	HED PARTY (Use see	arata chaste if accessor
	Last, First, Middle):	RDENG ST GUSE, SOENT A	TITLICALII, USER, OR OI		Birthdate: / /
	to Applicant (if any):			5	Outnoave.
	et Address:				Years there:
City:		States	Zip:	Talanhana	
	nty No.:		Driver's License No.:		
Present Emp			Years there		
Position or ti			Name of supervisor:	reseptione:	
Employer's			Name of supervisor:		
Previous Em				- 10 PM - NO	Management
					Years there:
	aployer's Address: alary or commission: \$	per	N. D.	Ages:	5 - 5 - 10 - 10 - 10
Alimony, ch this obligati	ild support, or separate ma ion.	intenance income need not	be revealed if you do not wis	h to have it considere	d as a basis for repaying
		ance received under: court or	rder 🗆 written agreement 🗆	oral understanding	1
Other incom	e: \$ per	r Sour	ce(s) of other income:		
Is any incom	ne listed in this Section likely lain in detail on a separate sho	to be reduced in the next two eet.) No	years or before the credit req	sested is paid off?	
	count No.:		Institution and Branch:		
Savings Acc	ount No.:		Institution and Branch:		
Name of nea	arest relative not living with				
Spouse, Join	t Applicant, User, or Other P.			Telephone:	
Relationship	Ac	ddress:			

Community property]							
SECTION C-MARITAL		-					
Applicant: Married Other Party: Married	☐ Separated ☐ Separated	Unman	ried (including s arried (including	ingle, divorced, as single, divorced,	nd widowed) and widowed)		
SECTION D— ASSET AN both the App with an "A."	D DEBT INFORMA plicant and Spouse, Jo	TION (If Section Applicant, U	on B has been co	ompleted, this Sec erson. Please mark	tion should be Applicant-rel	completed giving in ated information	nformation abo
SSETS OWNED (use separ	rate sheet if necessary)	y gave miterman	on acous are repri	Action of the State	cetton.y	
Desc	ription of Assets	1-00-1	Value	Subjec	t to Debt?	Name(s) of Owner	(e)
Cash	ripuon or reseas		S	-	CIS IND	(valid(s) of Owner	(8)
NAME OF THE PARTY							
Automobiles (Make, Model,	Year)						
Cash Value of Life Insurance Face Value)	(Essuer,						
Real Estate (Location, Date /	Acquired)						
Marketable Securities (Issuer	r, Type, No. of Shares)					7
Other (List)							
Total Assets			s				
OUTSTANDING DEBTS (Include charge accoun	ets installment	-	cards rent morte	anes etc Use	senante sheet if no	errany)
Creditor	Type of De or Acct. No		me in Which	Onginal Debt	Present Balance	Monthly Payments	Past Due? Yes/No
l. (Landlord or Mortgage Holder)	Rent Paymen			\$ (Omit rent)	\$ (Omit ren		
2.						-	
3.							
		_		-			
Total Debts				s	s	s	
(Credit References)	-	- 100				-	Date Paid
l.				\$			
2.							
Are you a co-maker, endorse guarantor on any loan or con	er, or struct? Yes 🗆	No 🗆	If "yes" for whom?		То	whom?	
Are there any unsatisfied udgments against you?	Yes 🗆 No 🗆	Amount \$		If "yes	s" om owed?		
Have you been declared bankrupt in the last 14 years'		If "yes" where?				Year	
Other Obligations—(E.g., liz	-		separate mainter	nance. Use separat	te sheet if nece	120000	
SECTION E—SECURED	CREDIT (Complete	only if credit	is to be secured.	.) Briefly describ	e the propert	y to be given as sec	urity.
and list names and addresses	of all co-owners of the Name	ne property:			Add	Iress	
Everything that I have s or not it is approved. You are	stated in this application authorized to check to	on is correct to my credit and e	the best of my k mployment histo	nowledge. I under ory and to answer	rstand that you questions abo	will retain this app at your credit expen	lication wheth ience with me
Applicant's Si	gnature	Date	_	Otl	her Signature		Date

Applied for: FHA Housing Service No. of Months Amortization Type:	Few Arms Control Con
Amount Interest Rate No. of Months Ameritanton Type: II. PROPERTY INFORMATION	ARM (type): AND PURPOSE OF LOAN
Subject Property Address (street, city, state, & ZIP) Legal Description of Subject Property (attach description if necessary) Purpose of Loan Purchase Construction Other (explain): Refinance Construction Other (explain): Refinance Construction Other (explain): Complete this line if Prostruction or construction-permanent loan. Vear Lot Original Cost Amount Existing Liens (a) Presen Acquired S S Complete this line if this is a refinance loan. Vear Acquired Original Cost Amount Existing Liens Purpose of S S Title will be held in what Name(s) S S Title will be held in what Name(s) Source of Down Payment, Settlement Charges and/or Subordinate Pinancing (explain) Borrower's Name (include Jr. or Sr. if applicable) Co Social Security Number Home Phone (incl. area code) DOB (MMDONYYY) Yrs. School So Married Unmarried (include single, Dependents (not listed by Co-Borrower) Repair Own Rent No. Yrs. Present Address (street, city, state, ZIP) Own Rent No. Yrs. Present Address (street, city, state, ZIP) Own Rent No. Yrs. Present Address (street, city, state, ZIP) Own Rent No. Yrs. Present Address (street, city, state, ZIP) Own Rent No. Yrs. Present Address (street, city, state, ZIP) Own Rent No. Yrs. Present Address (street, city, state, ZIP) Own Rent No. Yrs. Present Address (street, city, state, ZIP) Own Rent No. Yrs. Present Address (street, city, state, ZIP) Own Rent No. Yrs. Present Address (street, city, state, ZIP) Own Rent No. Yrs. Present Address (street, city, state, ZIP) Own Rent No. Yrs. Present Address (street, city, state, ZIP) Own Rent No. Yrs. Present Address (street, city, state, ZIP) Own Rent No. Yrs. Present Address (street, city, state, ZIP) Own Rent No. Yrs. Present Address (street, city, state, ZIP) Own Rent No. Yrs. Present Address (street, city, state, ZIP) Own Rent No. Yrs. Present Address (st	Property will be:
Legal Description of Subject Property (attach description if necessary) Purpose of Loan Purchase Construction Other (explain): Complete this line if construction or construction-permanent foan. Near Lot Original Cost Amount Existing Liens (a) Presentacquired S S Complete this line if this is a refinance loan. Year Acquired Amount Existing Liens Purpose of S S Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) Borrower's Name (include Jr. or Sr. if applicable) Social Security Number Home Phone (incl. area code) DOB (MMDONYYY) Yrs. School So Married Unmarried (include single, Dependents (not listed by Co-Borrower) no. lages no. Yrs. Present Address (street, diy, state, ZIP) Own Rent No. Yrs. Present Address (street, diy, state, ZIP) Own Rent No. Yrs. Present Address (street, diy, state, ZIP) Own Rent No. Yrs. Present Address (street, diy, state, ZIP) Own Rent No. Yrs. Present Address (street, diy, state, ZIP) Own Rent No. Yrs. Present Address (street, diy, state, ZIP) Own Rent No. Yrs. Present Address (street, diy, state, ZIP) Own Rent No. Yrs. Present Address (street, diy, state, ZIP) Own Rent No. Yrs. Present Address (street, diy, state, ZIP) Own Rent No. Yrs. Present Address (street, diy, state, ZIP) Own Rent No. Yrs. Present Address (street, diy, state, ZIP) Own Rent No. Yrs. Present Address (street, diy, state, ZIP) Own Rent No. Yrs. Present Address (street, diy, state, ZIP) Own Rent No. Yrs. Present Address (street, diy, state, ZIP) Own Rent No. Yrs. Present Address (street, diy, state, ZIP) Own Rent No. Yrs. Present Address (street, diy, state, ZIP) Own Rent No. Yrs. Present Address (street, diy, state, ZIP) Own Rent No. Yrs. Present Address (street, diy, state, ZIP) Own Rent No. Yrs. Present Address (street, diy, state, ZIP) Own Rent No. Yrs. Present Address (street, diy, sta	Property will be:
Refinance Construction-Permanent Complete this line if construction or construction-permanent John	Primary Residence Secondary Residence Investment
Refinance Construction-Permanent Complete this line if construction or construction-permanent foan. Near Lot Original Cost Amount Existing Liens	Primary Residence Secondary Residence Investment
Vear Lot Original Cost Amount Existing Liens (a) Presen Acquired S S S	S S If Refinance Describe Improvements made to be made Cost: S Manner in which Title will be held Fee Simple Leasehold Estate will be held Fee Simple Leasehold Leaseh
S S S Complete this line if this is a retinance loan. Vear Acquired Original Cost S S Title will be held in what Name(s) Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) Borrower's Name (include Jr. or Sr. if applicable) Social Security Number Home Phone (incl. area code) DOB (MMDDYYYY) Yrs. School So Married Unmarried (include single, Dependents (not listed by Co-Borrower) Spaparated divorced, widowed) Present Address (street, dry, state, ZIP) Own Rent No. Yrs.	Relinance Describe Improvements made to be made
Near Acquired Near Acquire	Cost: \$ Manner in which Title will be held Fee Simple Leasehold Leasehold
S Title will be held in what Name(s) Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) Borrower's Borrower's Name (include Jr. or Sr. if applicable) Social Security Number Home Phone (incl. area code) Married Unmarried (include single, Dependents (not listed by Co-Borrower) Soparated divolcod, widowed) Present Address (street, dry, state, ZIP) Own Rent No. Yrs.	Manner in which Title will be held Fee Simple Leasehuld Estate will be held in Fee Simple Leasehuld
Title will be held in what Name(s) Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) Borrower Borrower Borrower Borrower Borrower's Name (include Jr. or Sr. if applicable) Social Security Number Home Phone (incl. area code) DOB (MMIDONYYYY) Yrs. School Social Security Number Home Phone (incl. area code) DOB (MMIDONYYYY) Yrs. School Social Security Number Home Phone (incl. area code) DOB (MMIDONYYYY) Yrs. School Social Security Number Home Phone (incl. area code) DOB (MMIDONYYYY) Yrs. School Social Security Number Home Phone (incl. area code) DOB (MMIDONYYYY) Yrs. School Social Security Number Home Phone (incl. area code) DOB (MMIDONYYYY) Yrs. School Social Security Number Home Phone (incl. area code) DOB (MMIDONYYYY) Yrs. School Social Security Number Home Phone (incl. area code) DOB (MMIDONYYYY) Yrs. School Social Security Number Home Phone (incl. area code) DOB (MMIDONYYYY) Yrs. School Social Security Number Home Phone (incl. area code) DOB (MMIDONYYYY) Yrs. School Social Security Number Home Phone (incl. area code) DOB (MMIDONYYYY) Yrs. School Social Security Number Home Phone (incl. area code) DOB (MMIDONYYYY) Yrs. School Social Security Number Home Phone (incl. area code) DOB (MMIDONYYYY) Yrs. School Social Security Number Home Phone (incl. area code) DOB (MMIDONYYYY) Yrs. School Social Security Number Home Phone (incl. area code) DOB (MMIDONYYYY) Yrs. School Social Security Number Home Phone (incl. area code) DOB (MMIDONYYYY) Yrs. School Social Security Number Home Phone (incl. area code) DOB (MMIDONYYYY) Yrs. School Social Security Number Home Phone (incl. area code) DOB (MMIDONYYYY) Yrs. School Yrs. Scho	Manner in which Title will be held Fee Simple Leasehuld Estate will be held in Fee Simple Leasehuld
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) Borrower's Name (include Jr. or Sr. if applicable) Social Security Number Home Phone (incl. area code) DOB (MMDD7777) Yrs. School So Married Unmarried (include single, Dependents (not listed by Co-Borrower) Separated divorced, widowed) no. lages Present Address (street, city, state, ZIP) Own Rent No. Yrs.	Fee Simple Fee Simple Fee Simple Leasehold Fee Simple Leasehold Fee Simple Fee S
Borrower's Name (include Jr. or Sr. if applicable) Social Security Number Home Phone (incl. area code) DOB MMDDYYYY) Yrs. School So Married Unmarried (include single, Dependents (not listed by Co-Borrower) on lages Overland Address (street, city, state, ZIP) Own Rent No. Yrs.	INFORMATION Co-Borrower Debrower's Name (include Jr. or Sr. if applicable) Dodal Security Number (include single, Dependents (not listed by Borrower) Separated Unmarried (include single, Dependents (not listed by Borrower) divorced, widowed) [Include single, Dependents (not listed by Borrower) [Include single,
Borrower's Name (include Jr. or Sr. if applicable) Social Security Number Home Phone (incl. area code) DOB emmon**(Incl. or Sc. if applicable) DOB emmon**(Incl. or Sc. if area code) DOB emmon**(Incl. or Sc. if area code) DOB emmon**(Incl. or Sc. if area code) OOB emmon*	-Borrower's Name (include Jr. or Sr. if applicable) ocial Security Number (Frome Phone (incl. area code) DOB (MMQDYYYY) (Yrs. School Married Unmarried (include single, Dependents (not listed by Borrower) divoced, widowed) no. lages
Borrower's Name (include Jr. or Sr. if applicable) Social Security Number Home Phone (incl. area code) DOB (IMMDD/YYYY) Yrs. School So Married Unmarried (include single, Dependents (not listed by Co-Borrower) Separated Unmarried (include single, Dependents (not listed by Co-Borrower) Separated Own Rent No. Yrs. Present Address (street, city, state, ZIP) Own Rent No. Yrs.	Porrower's Name (include Jr. or Sr. if applicable) potal Security Number [Home Phone (incl. area code) DOB (MM0DYYYY) Yrs. School Married Unmarried (include single, Dependents (not listed by Borrower) Jon Jages Jages
☐ Married ☐ Unmarried (include single, Dependents (not listed by Co-Borrower) ☐ Separated divorced, widowed) ☐ no. ☐ lages Present Address (street, dity, state, ZIP) ☐ Own ☐ Rent	Married Unmarried (include single, Dependents (not listed by Borrower) 1 Separated divorced, widowed) no, lages
☐ Married ☐ Unmarried (include single, Dependents (not listed by Co-Borrower) ☐ Separated divorced, widowed) ☐ no. ☐ lages Present Address (street, dity, state, ZIP) ☐ Own ☐ Rent	Married Unmarried (include single, Dependents (not listed by Borrower) 1 Separated divorced, widowed) no, lages
□ Separated divorced, widowed) no. ages □ Present Address (street, city, state, ZIP) □ Own □ Rent No. Yrs. Present Address (street, city, state, ZIP) □ Own □ Rent No. Yrs. Present Address (street, city, state, ZIP)	Separated divorced, widowed) no. ages
	resent Address (street, city, state, ZIP)
Mailing Address, if different from Present Address Ma	ailing Address, if different from Present Address
If residing at present address for less than two years, complete the following: Former Address (street, city, state, ZIP) □ Own □ Rent No, Yrs. Fo	rmer Address (street, city, state, ZIP)
Former Address (street, city, state, ZIP) Own Rent No. Yrs. Fo	No. Yrs.
Borrower IV. EMPLOYMENT Name & Address of Employer	INFORMATION Co-Borrower ame & Address of Employer
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) Po	sition/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 that Name & Address of Employer	an one position, complete the following: Ime & Address of Employer
Monthly Income	Monthly Income
monthly income	monthly income
Position/Title/Type of Business Business Phone (incl. area code) Position/Title/Type of Business	sition/Title/Type of Business Business Phone (incl. area code)
Name & Address of Employer	ime & 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	\$ stion/Title/Type of Business Business Phone (incl. area code)

	V.	MONTHET INCOM	L AND COMBINED HO	OUSING EXPENSE INF	JAMIATION .	VC - 5010-
Gross Monthly Income	Borrower	Co-Borro	ower Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	S	S	S	Rent	S	VII ALL SOME STATE
Overtime			475 II 97 III 965	First Mortgage (P&I)		S
lonuses				Other Financing (P&I)		7
Commissions			ments are story or experience	Hazard Insurance		117 15 00
Dividends/Interest				Real Estate Taxes		
Net Rental Income		The second	AND DESCRIPTION OF THE PERSON	Mortgage Insurance	A District Street, St.	
			-	Homeowner Assn. Du	ne .	
Other (before completing, see the notice in "describe" - other income," below)				Other:		-
Total		- le	e	Total	e	e
	0	P	of decrees obtains and as t	ax returns and financial state	12	9
or that the Statement can completed about a spouse ASSETS Description Tash deposit toward purc	be meaningfully a, this Statement hase held by:	and fairly presented on and supporting schedu Cash or Market Value	a combined basis; otherwise ies must be completed about Liabilities and Pledged debts, including automo- stock pledges, etc. Use satisfied upon sale of re	tried and unmarried Co-Borton, separate Statements and Sict that spouse also. If Assets, List the creditor's no bise loans, revolving charge as continuation sheet, if necessal all estate owned or upon refin. ABILITIES	Completed time, address and account recounts, real estate loans, ry, Indicate by (*) those liabancing of the subject proper Monthly Payment & Monthly Payment &	a Co-Borrower section Jointly Not Jointumber for all outstands all mony, child support, billies which will be
ist checking and saving lame and address of Bar			Name and address of C	ompany	\$ Payment/Months	\$
Acct. no.		\$	Acct. no. Name and address of C	ompany	\$ Payment/Months	\$
Name and address of Bar	nk, S&L, or Cred	t Union				
Acct. no. Name and address of Bar		\$ I Union	Acct. no. Name and address of Co	ompany	\$ Payment/Months	\$
			Acct. no.			
Acct. no.	(cont	\$	Name and address of C	ompany	\$ Payment/Months	\$
Name and address of Bar	nk, S&L, or Credi	t Union	Acct no			
Acct. no.		\$	Name and address of C	ompany	\$ Payment/Months	S
Stocks & Bonds (Compan & description)	y name/number	ş	Acct. no.			
			Name and address of Co	ompany	\$ Payment/Months	\$
Life insurance net cash va	iue	\$		77.50 SE	Area of This street (1995)	
Face amount: \$						
Subtotal Liquid Assets	-	\$	_			
	market value	\$	Acct. no.	**************************************		
Real estate owned (enter market value			Name and address of Co	ompany	\$ Payment/Months	\$
Real estate owned (enter		\$		colored)	pocoemical li	
rom schedule of real esta	ent fund	\$				
rom schedule of real esta fested interest in retirema let worth of business(es)	owned					
rom schedule of real esta fested interest in retiremo let worth of business(es)	owned			erromoni la managaria		
rom schedule of real esta Vested interest in retirema Net worth of business(es) attach financial statemen	owned g	•	Acct. no. Alimony/Child Support/S Payments Owed to:	Separate Maintenance	S	
from schedule of real esta Vested interest in retireme Net worth of business(es) attach financial statemen Automobiles owned (make	owned c) e and year)		Alimony/Child Support/S Payments Owed to:	separate Maintenance hild care, union dues, etc.)	\$	
Real estate owned (enter from schedule of real esta- tested interest in retirem. Net worth of business(es) attach financial statemen Automobiles owned (make Dither Assets (flemize)	owned c) e and year)	\$	Alimony/Child Support/S Payments Owed to: Job-Related Expense (cl		\$	
from schedule of real esta Vested interest in retireme Net worth of business(es) attach financial statemen Automobiles owned (make	owned c) e and year)	\$	AlimonyiChild SupportiS Payments Owed to: Job-Related Expense (cl Total Monthly Payments		\$	
from schedule of real esta Vested interest in retireme Net worth of business(es) attach financial statemen Automobiles owned (make	owned c) e and year)	\$	Alimony/Child Support/S Payments Owed to: Job-Related Expense (cl		\$ \$ Total Liabilities b.	s

or R if rental being	Schedule of Real Estate Owned (If additional property Address (enter S if sold, PS if pending sale				se continua esent	ation sheet.) Amount of	Gross	Mortgage	Insur- Mainte	ance,	in.	Net	
	held for income)	-	Type of Property	Mark	et Value	Mortgages & Liens	Rental Income	Payments	Taxes 8	Misc.	R	ental In	
			5			\$	\$	\$	\$		\$		
					Transmit an								
-		-			-				-	-	+		
I let any additional	names under which credit	has nre	Totals S		i bne bavie	S ndicate appropriate	\$ creditor name(s):	S and account ou	S mber(s):	-	\$		_
	Alternate Name			000000		reditor Name			Account	Numbe	HT.		
VII.	DETAILS OF TRANS	ACTIO	N				VIII. DE	CLARATION	IS				
 a. Purchase price 		\$			If you answ	ver "Yes" to any qui xplanation.	estions a through i	, please use co	ntinuation		ower	Co-Bo	
 Alterations, imp Land (if acquire) 						re any outstanding j	viamente anainet	ww.2		Yes	No	Yes	No.
	debts to be paid off)	1				ou been declared ba				ă	ŭ	ā	ō
e. Estimated prep		1			c. Have yo	ou had property fore			in lieu thereof			0	0
f. Estimated closi					in the la	ist 7 years?	- 15					2	
g. PMI, MIP, Fund						a party to a fawsuit				0		0	0
 Discount (if Bor Total costs (add 					 Have you foreclos 	ou directly or indirect sure, transfer of title	ly been obligated of in lieu of foreclosus	on any loan whitee, or judoment	ch resulted in			0	U
 Total costs (add). Subordinate fin 	d items a through h)	_			(This woul	id include such loans as i	some mortgage loans, 5	IBA loans, home im	provement loans,				
	ing costs paid by Seller				or loan gu	Ad include such loans as all loans, manufactured (n varantee. If "Yes," provide number, if any, and reason	details, including date, n is for the action.)	ame and address o	Lender, FHA or				
I. Other Credits (e			Are you press loan, mortga; If "Yes," give deta			presently delinquer ortgage, financial of we details as described in	nt or in default on a oligation, bond, or l	ny Federal debi	or any other		0	0	
	and the second second					obligated to pay ali		t, or separate n	naintenance?		0		0
m. Loan amount (exclude PMI, M	HIP, Funding Fee financed)					art of the down pay a co-maker or endo				00	00	00	00
n. PMI, MIP, Fund	ng Fee financed	-		-		a U.S. citizen?							
	44 = 6 = 1	-				a permanent reside		ndmar		00	00	00	00
o. Loan amount (a	iou m & n)				If "Yes," co	intend to occupy the implete question in below						0)13	
p. Cash from/to B	NAME OF THE PARTY					ou had an ownership at type of property di					0		
g. Cash fromvio Bi (subtract j, k, 1 8					(1) Wha	at type or property a and home (SH), or it	a you own—principle of the second of the sec	(IP)?	Ή),				
		1			(2) How	did you hold title to ly with your spouse	the home—solely	by yourself (S),	1010				
			10	ACK								-	-
and amount and as	sentation of this information disconsistent and the sentation of the senta	contain made o	ed in this a on this app	applicat dication	ion may re-	sult in civil liability, in criminal penalties in to this application	cluding monetary cluding, but not lim (the "Loan") will be	damages, to an ited to, fine or in e secured by a re	by person who riprisonment of	may s	uffer a under trust or	by loss the pro	due to vision ropert
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Bur. of Consumer Financial Protection

Cont	inuation Sheet/Residential Loan Application					
Use this continuation sheet if you need more space to complete the Residential	Borrower:		Agency Case Number:			
oan Application. Mark B for Borrower or C for Co-Borrower.	Co-Borrower:		Lender Case Number:			
We fully understand that it is a Federal crin	ne punishable by fine or imprisonme	nt, or both, to knowingly make any take states	nents concerning any of the above facts as applicab			
under the provisions of Title 18, United Sta Borrower's Signature	tes Code, Section 1001, et seq. Date	Co-Borrower's Signature	nents concerning any of the above facts as applicab Date			
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Freddie Mac Form 65 01/04		Page 4 of 4	Fannie Mae Form 1003 01/			
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