Bur. of Consumer Financial Protection

- (5) If the Comptroller of the Currency, the Federal Deposit Insurance Corporation, the Board of Governors of the Federal Reserve System, or the National Credit Union Administration has reason to believe (as a result of a consumer complaint, a consumer compliance examination, or some other basis) that a violation of the Act or this part has occurred which is also a violation of the Fair Housing Act, and the matter is not referred to the Attorney General, the agency shall:
- (i) Notify the Secretary of Housing and Urban Development; and
- (ii) Inform the applicant that the Secretary of Housing and Urban Development has been notified and that remedies may be available under the Fair Housing Act.
- (c) Failure of compliance. A creditor's failure to comply with \$1002.6(b)(6), \$1002.9, \$1002.10, \$1002.12 or \$1002.13 is not a violation if it results from an inadvertent error. On discovering an error under \$\$1002.9 and 1002.10, the creditor shall correct it as soon as possible. If a creditor inadvertently obtains the monitoring information regarding the ethnicity, race, and sex of the applicant in a dwelling-related transaction not covered by \$1002.13, the creditor may retain information and act on the application without violating the regulation.

APPENDIX A TO PART 1002—FEDERAL AGENCIES TO BE LISTED IN ADVERSE ACTION NOTICES

The following list indicates the Federal agency or agencies that should be listed in notices provided by creditors pursuant to §1002.9(b)(1). Any questions concerning a particular creditor may be directed to such agencies. This list is not intended to describe agencies' enforcement authority for ECOA and Regulation B. Terms that are not defined in the Federal Deposit Insurance Act (12 U.S.C. 1813(s)) shall have the meaning given to them in the International Banking Act of 1978 (12 U.S.C. 3101).

1. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates: Bureau of Consumer Financial Protection, 1700 G Street NW., Washington DC 20006. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the Bureau: FTC Regional Office for region in which the cred-

itor operates or Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

- 2. To the extent not included in item 1 above:
- a. National banks, Federal savings associations, and Federal branches and Federal agencies of foreign banks: Office of the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney Street, Suite 3450, Houston, TX 77010-9050
- b. State member banks, branches and agencies of foreign banks (other than Federal branches, Federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act: Federal Reserve Consumer Help Center, P.O. Box 1200, Minneapolis, MN 55480.
- c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and Insured State Savings Associations: FDIC Consumer Response Center, 1100 Walnut Street, Box #11, Kansas City, MO 64106.
- d. Federal Credit Unions: National Credit Union Administration, Office of Consumer Protection, 1775 Duke Street, Alexandria, VA 22314.
- 3. Air carriers: Assistant General Counsel for Aviation Enforcement and Proceedings, Department of Transportation, 400 Seventh Street SW., Washington, DC 20590.
- 4. Creditors Subject to Surface Transportation Board: Office of Proceedings, Surface Transportation Board, Department of Transportation, 1925 K Street NW., Washington, DC 20423.
- 5. Creditors Subject to Packers and Stockyards Act: Nearest Packers and Stockyards Administration area supervisor.
- 6. Small Business Investment Companies: Associate Deputy Administrator for Capital Access, United States Small Business Administration, 409 Third Street SW., 8th Floor, Washington, DC 20416.
- 7. Brokers and Dealers: Securities and Exchange Commission, Washington, DC 20549.
- 8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations: Farm Credit Administration, 1501 Farm Credit Drive, McLean, VA 22102–5090.
- 9. Retailers, Finance Companies, and All Other Creditors Not Listed Above: FTC Regional Office for region in which the creditor operates or Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

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

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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. This appendix also contains a data collection model form for collecting information concerning an applicant's ethnicity, race, and sex that complies with the requirements of 1002.13(a)(1)(i)(A) and (ii). Appendix B to 12 CFR part 1003 provides a data collection model form for collecting information concerning an applicant's ethnicity, race, and sex that complies with the requirements of §1002.13(a)(1)(i)(B) and (ii). 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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Other incom Stany incom Yes (Explet Have you ev Checking A. Savings Acc Name of nea not living w Relationship SECTION I Full Name (I Relationship Present Emp Position or t Employer's. Previous En Previous En Previous En Previous Have Previous Have Previous Have Alimony, ch Alimony, ch Alimony, ch Chits obligati Alimony, ch Checking A. Savings Acc Savings Acc Savings Acc Savings Acc	e: S_ eliste eli	d in this detail of the detail	P P Section likel a separate siddit from us? AATION REG ddle): iif any): iif siddit	and tenance receiver y to be reduced by to be reduced by the tenance receiver y to be reduced by the tenance receiver.	JOINT APP State: per e income ne ved under: a	Source(s) of the credit requestion of the cred	other income: sted is paid off? stitution and Bran OTHER PARTY Zip: river's License Ne ears there: ame of supervisor o. Dependents: aled if you do not written agreemen other income: sted is paid off? stitution and Bran	Officeh:	Telephone: _ Telephone: _ Telephone: _ Ages: _ bave it consi	idered as	ssary.) Birthdate: // Years there:

Classed and annual annual

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.)

Descrip	otion of Assets		Value	Subje	ct to Debt? es/No	Name(s) of Owner(s)		
Cash			s					
Automobiles (Make, Model, Ye	ear)						2. 77	
Cash Value of Life Insurance (I Face Value)	issuer,						-	
Real Estate (Location, Date Ac	quired)					and otherwise is		
Marketable Securities (Issuer, 1	Type, No. of Shares)							
Other (List)								
Total Assets			s					
OUTSTANDING DEBTS (Inc	clude charge accoun e separate sheet if ne	ts, installment co	ontracts, credit	cards, rent, mort	gages, etc.	ies a lla cia de a	Trinsens in the	
Creditor	Type of Deb or Acct. No	t Nam	ne in Which	Original Debt	Present Balance	Monthly	Past Due? Yes/No	
(Landlord or Mortgage Holder)	Rent Payment Mortgage		ct. Carried	\$ (Omit rent)	\$ (Omit rent)	Payments S	Tes/No	
2.								
3.								
Total Debts				s	s	s		
(Credit References)							Date Paid	
I.			Name of the Control	S			- 10 " 10 M PERSON IN THE PERS	
2.								
Are you a co-maker, endorser, guarantor on any loan or contro	or act? Yes 🗆	No □	If "yes" for whom?		To	whom?		
Are there any unsatisfied judgments against you?	Yes 🗆 No 🗆	Amount \$		If "yo to wh	es" nom owed?			
Have you been declared bankrupt in the last 14 years?	Yes 🗆 No 🗆	If "yes" where?				Year		
Other Obligations—(E.g., liab			eparate mainter	nance. Use sepan	ite sheet if neces			
SECTION E — SECURED C	REDIT (Briefly de	scribe the prope	erty to be give	n as security.)				
and list names and addresses o		e property:			Andrew States			
	Name				Addr	ess		
If the security is real estate, go	ve the full name of y	our spouse (if ar	ny);					
Everything that I have sta or not it is approved. You are a	ated in this applications and applications at the state of the check is a second control of the check in the check is a second control of the check in the check is a second control of the check in the check is a second control of the check in the check	on is correct to the	ne best of my k aployment hist	mowledge. I unde ory and to answe	erstand that you r questions abou	will retain this app t your credit exper	dication whether tence with me.	
Applicant's Sign	nature	Date		(WI	ther Signature nere Applicable)		Date	

[Closed-end, u	nsecu	red/secur	ed credit]					
					CREDIT API	PLICATION		
			IMPORTANT:			before completing this	Application.	
Check Appropriate Box		another	re applying for individual of person as the basis for repart, also complete the first part	yment	of the credit requ	ested, complete only Section	n income or assets and nons A and D. If the reque	ot the income or assets of sted credit is to be
		If you a applica	are applying for joint credi nt. If the requested credit	t with s to be	another person, c secured, then co	complete all Sections exce implete Section E.	pt E, providing informa	tion in B about the joint
		We into	end to apply for joint credi					
		16 man e	are applying for individual		licant but one relating	Co-Applicant	shild sumport or sanow	a maintanance or on the
		possibl	or assets of another perso e, providing information in ring. If the requested credit	n as the B abo	e basis for repayr out the person on	nent of the credit requeste whose alimony, support, or	d, complete all Sections	except E to the extent
Amount Req	ueste	d	Payment Date Desired		Proceeds of Cree To be Used For	dit		
SECTION	1—II	NFORM	IATION REGARDING A	PPLI	CANT			
Full Name (I	Last,	First, M	iddle):	-				Birthdate: / /
Present Stree	et Ad	dress:						Years there:
City:				State	:	Zip:	Telephone:	H 110 McONGROSCH 1802 1
Social Secur	ity N	0.:	The second secon			Driver's License No.:		
								Years there:
City:				State		Zip:		
Present Emp	love	-		Diate			Telephone:	
Position or t							_ relephone	
						Name of supervisor.		The same of the same of
Employer's								V
Previous Em								Years there:
Previous Em						70 m		
Present net s	alary	or comr	mission: \$	_ per		No. Dependents:	Ages:	
Alimony, ch	ild s	upport,	or separate maintenance	incon	ne need not be re	evealed if you do not wisl	h to have it considered	as a basis for repaying
		nnort se	parate maintenance receiv	red unc	ter court order l	□ written agreement □	oral understanding	
100	100000		quate mantenance recer	cu din			orar ondermanding [
Other incom	ie: S		per		Source(s)	of other income:		
Is any incom	ne list	ed in thi	s Section likely to be redu	ced be	fore the credit rec	quested is paid off?		
☐ Yes (Exp	lain i	n detail o	on a separate sheet.) No					
Have you ev	er re	ceived ci	redit from us?		When?		Office	
Checking A	ccour	t No.: _				Institution and Branch:		
Savings Acc	ount	No.:				Institution and Branch:		
Name of nea								
not living w		ou:	Address:	-			Telephone:	and the same of the same of
Relationship	. –		Address:			The second second second second		
SECTION	B-1	NFORM	TATION REGARDING	IOINT	APPLICANT,	OR OTHER PARTY (Us	se separate sheets if ne	cessary.)
			iddle):					Birthdate: / /
Relationship	to A	policant	(if any):					
								Years there:
City:				State		Zip:		
and Santan	in N	0 :				Driver's License No.:		
Present Emp							Telephone:	
Position or t						Name of supervisor:		
Employer's								
Previous En				112-4				Years there:
Previous En				16, 154				
Present net s	salary	orcom	mission: S	- per		No. Dependents:	Ages:	
this obligat	ion.		or separate maintenance					as a basis for repaying
Alimony, ch	ild st	ipport, se	eparate maintenance receiv	ed une	der: court order	☐ written agreement ☐	oral understanding	
Other incom	ne: \$		per		Source(s)	of other income:		
Is any incon Yes (Exp	ne list lain i	ed in thi	s Section likely to be redu on a separate sheet.) No	ced be	fore the credit rea	quested is paid off?		
Checking A						Institution and Branch:		
Savings Acc	count	No.:				Institution and Branch:		
	arest	relative	not living with Party:				Telephone:	
CANCEL TOWN								

(Do not complete if this is an Applicant: ☐ Married Other Party: ☐ Married	Separated Separated	☐ Unm	arried (including si narried (including	ingle, divorced, as single, divorced,	nd widowed) and widowed)		
	nly give information	about the Ap	tion B has been co r Person. Please ma plicant in this Sect	ompleted, this Sec ark Applicant-relation.)	tion should be ited informatio	completed giving ir n with an "A." If Se	nformation ab ction B was r
ASSETS OWNED (use separa		/.)		Subjec	t to Debt?		
	iption of Assets		Value	Ye	es/No	Name(s) of Owner	s)
Cash			S				
Automobiles (Make, Model, Y	Year)						
Cash Value of Life Insurance Face Value)	(Issuer,						
Real Estate (Location, Date A	couired)	100					
Control Control Control	equata)						
Marketable Securities (Issuer,	Type, No. of Shares	i)					
Other (List)			N. 45				
Total Assets			5			15.10.000	VON 10 - 10
OUTSTANDING DEBTS (I	nclude charge accou	nts, installmer		cards, rent, mortg	ages, etc. Use:	separate sheet if nec	essary.)
Creditor	Type of De or Acct. N	bt 1	Name in Which Acct. Carried	Original Debt	Present Balance	Monthly Payments	Past Due Yes/No
(Landlord or Mortgage Holder)	Rent Paymer		Acci. Carred	\$ (Omit rent)	\$ (Omit rent		Tes/No
2.							
3.							
Total Debts				s	s	s	
(Credit References)							Date Paid
L				\$			
2.				144			
Are you a co-maker, endorser guarantor on any loan or cont	ract? Yes 🗆	No 🗆	If "yes" for whom?		То	whom?	
Are there any unsatisfied judgments against you?	Yes No	Amount S		If "yes to who	om owed?		
Have you been declared bankrupt in the last 14 years?	Yes □ No □	If "yes" where?				Year	
Other Obligations—(E.g., lial	bility to pay alimony	, child suppor	t, separate mainten	ance. Use separat	e sheet if neces	ssary.)	
SECTION E—SECURED O	CREDIT (Complete	only if credi	t is to be secured.) Briefly describ	e the property	to be given as secu	urity.
	of all as a second						
and list names and addresses	of all co-owners of t Name	ne property:			Addr	ress	
If the security is real estate, g	ive the full name of	your spouse (i	fany):				
Everything that I have st or not it is approved. You are	ated in this applicate authorized to check	on is correct t my credit and	o the best of my ki employment histo	nowledge. I under ry and to answer	stand that you questions abou	will retain this appl it your credit expen	ication wheth ence with me
Applicant's Sig	ngnire	Da		0.1	ner Signature		Date

[Community property]

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

Appropriate main	u are applying for individual cre tenance payments or on the ince	ome or assets of anoth	er person as the	basis for repayme	ring on alimony, c nt of the credit req	hild support, or separate uested, complete only
☐ In all the p	ons A and D. If the requested cr other situations, complete all erson on whose alimony, supp	Sections except E, p	also complete Se roviding inform payments or inc	ection E. action in B about your ome or assets you	our spouse, a joi are relying. If th	nt applicant or user, or e requested credit is to
	cured, also complete Section I u intend to apply for joint cree					
	3.55. 7) 35.	10.50	Applicant	Co-Applicant		
Amount Requested \$	Payment Date Desired	Proceeds of Cro To be Used For				
SECTION A—INFOR	MATION REGARDING AP	PPLICANT				
Full Name (Last, First, I						Birthdate: / /
Present Street Address:	A Company of the Comp	La Company	American Cartin			Years there:
City:		State:	7in	Ta		
Social Security No.:			Driver's Lice		icimone.	
			Direct a Line			Years there:
City:		State:	Zin			
		State.	Years there:		 lankona:	
					repriorie.	
Employer's Address:			Traine of sup			
			3100-001 00			Years there:
	ddress:		- 181 - 1 T			rears there:
Present net salary or con					1,0000	
Present net salary or col	nmission: \$	per	No. Depende	nts:	Ages:	
this obligation.	t, or separate maintenance is separate maintenance receive					as a basis for repayin
	per		of other incom		-	
Other meome. 3	per	Source(s	of other incom	c:	1 The Late of the	The same of the sa
Is any income listed in t Yes (Explain in detail	this Section likely to be reduce il on a separate sheet.) No	ed in the next two yes	urs or before the	credit requested i	s paid off?	
Have you ever received	credit from us?	When?		Office	Zo.	
Checking Account No.:	The state of the s		Institution ar	d Branch:		The state of the s
Savings Account No.:			Institution ar	d Branch:		
Name of nearest relative not living with you:					lephone:	
Relationship:	Address:					
SECTION B-INFOR	MATION REGARDING SPO	OUSE, JOINT APP	LICANT, USE	R, OR OTHER P	ARTY (Use sepa	rate sheets if necessary
Full Name (Last, First,	Middle):		ATTENDED TO			_ Birthdate: / /
Relationship to Applica	int (if any):					
Present Street Address:						Years there:
City:		State:	Zip:	To	lephone:	
Social Security No.:			Driver's Lice	nse No.:		
Present Employer:			Years there:	To	lephone:	
Position or title:			Name of sup	ervisor:		
Employer's Address:						
Previous Employer:	1 2010					Years there:
	ddress:					
Present net salary or con		per		nts:	Ages	
this obligation.	t, or separate maintenance is separate maintenance receive					as a basis for repayin
Other income: \$	per	Source(s	of other incom	ie:		
Is any income listed in t	this Section likely to be reduce il on a separate sheet.) No	ed in the next two yes	ars or before the	credit requested	s paid off?	a 1
Checking Account No.:			Institution ar	d Branch:		
Savings Account No.: _				d Branch:		
Name of nearest relativ			SELLENGE			
	, User, or Other Party:			To	lephone:	
Relationship:	Address:				Contract to the	

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[Community property]							
SECTION C-MARITAL STA	TUS						
Applicant: Married Other Party: Married	☐ Separated ☐ Separated	Unmar Unmar	ried (including si arried (including	ingle, divorced, a single, divorced,	nd widowed) and widowed)		
SECTION D— ASSET AND D both the Applica with an "A." If S	EBT INFORMA	ATION (If Section Applicant, U	on B has been co	ompleted, this Sec rson. Please mark	tion should be	completed giving i	nformation abou
ASSETS OWNED (use separate	sheet if necessary	у.)	y give information	on about the Appi	icani in this Sec	ction.)	
Descripti	on of Assets		Value	Subjec	et to Debt?	Name(s) of Owner	(e)
Cash	on or runeur		s	-	COSTIO	rane(s) or owner	(0)
Automobiles (Make, Model, Yea	r)						
Cash Value of Life Insurance (Is: Face Value)	suer,						60, 10, 1, 1000, 100 (100 (100 (100 (100
Real Estate (Location, Date Acqu	aired)						
Marketable Securities (Issuer, Ty	pe, No. of Shares	s)					
Other (List)			1				
		Colon Water Str. President					
Total Assets			S				N . N. 1 - N . N. 1 - N
OUTSTANDING DEBTS (Incl			contracts, credit		-	Monthly	
Creditor	Type of De or Acct. N	0. A	ame in Which Acct. Carried	Original Debt	Present Balance	Payments	Past Due? Yes/No
(Landlord or Mortgage Holder)	☐ Rent Paymer ☐ Mortgage	nt		\$ (Omit rent)	\$ (Omit rent)	s	
2.							
3.							
Total Debts				s	s	s	
(Credit References)	Annual Control of the						Date Paid
ī.				S			
2.		orange to be and				and the state of t	
	The STATE OF STATE						
Are you a co-maker, endorser, or guarantor on any loan or contrac	t? Yes □	No 🗆	If "yes" for whom?		and should be the second of the second	whom?	
Are there any unsatisfied judgments against you?	Yes No	Amount \$		If "ye to wh	s" om owed?		
Have you been declared bankrupt in the last 14 years?	Yes No	If "yes" where?				Year	
Other Obligations—(E.g., liabili	ty to pay alimony	, child support,	separate mainter	nance. Use separa	te sheet if neces	ssary.)	
SECTION E—SECURED CR	EDIT (Complete	e only if credit	is to be secured.) Briefly describ	e the property	to be given as sec	urity.
and list names and addresses of	all co-owners of t	he property:					
	Name				Addr	ress	
Everything that I have state or not it is approved. You are aut	d in this applicat horized to check	ion is correct to my credit and e	the best of my ki mployment histo	nowledge. I unde ory and to answer	rstand that you questions abou	will retain this app it your credit exper	lication whether nence with me
Applicant's Signa	ture	Date		Ot (Wh	her Signature ere Applicable)		Date

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when \(\to \) the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification, but his or the relations as the considered because the Borrower resides in a community property state, the security property is located in a community property state, or the Borrower religion to the property is a basis for relative to the state of the considered because the Borrower sades in a community property state, or the Borrower is relying on other property is a basis for representation of the loan.

					MORTGAG	E AND TERMS	OF LOAD				
Mortgage Applied for:	□ VA □ FHA	☐ Conventiona ☐ USDA/Rural Housing Ser		(explain):		Agency Case Nu			ender Case	Number	
Amount \$		Interest Rate	No. of Mo	nths	Amortization Type:	☐ Fixed Rate ☐ GPM	Oth	er (explain): f (type):			Market State (1)
	8 8 8 V		II. PRO	PERTY I	NFORMATIO	ON AND PURF	OSE OF L	OAN	5 -	ng nya	
Subject Prop	erty Address (s	treet, city, state, &	ZIP)								No. of Units
Legal Descrip	otion of Subject	Property (attach	description if ne	cessary)							Year Built
		ase Construc			(explain):		Property Prima	will be: ry Residence C	☐ Seconda	ry Resider	nce 🗆 Investment
		uction or construc			le s m		lase			len	
Year Lot Acquired	Original Cost		Amount Existin	g Liens	Age and a	sent Value of Lot	1000	ost of Improven	nents	Total (a +	- b)
	\$		\$		\$		S		-	S	ericking and a comprehensive
Year	Original Cost	a refinance loan.	Amount Existin	n Lione	Purnos	e of Refinance		Describe Imp	rovomente	☐ made	to be made
Acquired	Ungmar out		rundan Enda	g cions	, aipoo	e di Fielmande		December imp	Overnendo		- 10 co made
	5		s					Cost: \$			
Title will be h	eld in what Nan	ne(s)				Mann	er in which Ti	tle will be held			state will be held in:
C	D				ata a famatata)						Fee Simple Leasehold
Source of Do	wn Payment, S	ettlement Charge	s and/or Subordi	nate Finar	icing (explain)						(show expiration date)
		Borro			BORROWE	INFORMATIO		Co-Borr			
Borrowers Na	ame (include Jr	or Sr. if applicable	e)			Co-Borrower's Na	ame (include	Jr. or Sr. if appli	cable)		
						The second secon					DYYYY) Yrs. School
☐ Married ☐ Separated	Unmarrie divorced.	d (include single, widowed)	The state of the s		Co-Borrower)	☐ Married ☐ Separated	 Unmarried divorced, w 	(include single,	CONTRACTOR OF MICHAEL		ed by Borrower)
	ess (street, city		no.	ages	No. Yrs.	Present Address			no.	ages	No. Yrs.
Mailing Addre	ess, if different f	rom Present Addr	ess			Mailing Address,	if different fro	m Present Add	ress		
		s for less than tw							□ Own		
Former Addre	ess (street, city,	state, ZIP)	Own D R	ent	No. Yrs.	Former Address	street, city, s	ale, ZIP)	Li Own	□ Hent_	No. Yrs.
		Borro	wer	IV. E	MPLOYMEN	IT INFORMAT	ION	Co-Born	ower		
Name & Addr	ress of Employe	er L	Self Employed	Yrs. on I	his job	Name & Address	of Employer		Self Emp	loyed Yrs	s. on this job
					oloyed in this ork/profession					Yrs	s. employed in this e of work/profession
Position/Title/	Type of Busine:	SS	Busines	Phone (in	ncl. area code)	Position/Title/Type	e of Business		Bus	iness Pho	ne (incl. area code)
-	MARK SHIP AND THE PARTY OF THE							-			
	n current positi ress of Employe	ion for less than t	Self Employed			than one position Name & Address			Self Emp	loyed Dat	tes (from - to)
				Monthly	Income					Moi	nthly Income
				5						e	
Position/Title/	Type of Busines	SS	Business	Phone (in	ncl. area code)	Position/Title/Type	e of Business	***************************************	Bus	iness Pho	ne (incl. area code)
Name & Addr	ess of Employe	er C	Self Employed	Dates (fi	rom – to)	Name & Address	of Employer		Self Emp	loyed Dat	tes (from - to)
				Monthly	Income					Moi	nthly Income
				\$						\$	
Position/Title/	Type of Busines	SS	Business	Phone (ir	ncl. area code)	Position/Title/Type	of Business		Bus	iness Pho	ne (incl. area code)
Freddie Mac I	Form 65 01/0	14			Page	1 of 4			F	annie Mae	Form 1003 01/04

	MONTHLY INCOM	E AND COMBINED HOU		RMATION	
Gross Monthly Income Borrow	ver Co-Borrov	ver Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income* S	\$	\$	Rent	S	termination for
Overtime	of the Committee and	四数 [84] [194] 法由 接近线	First Mortgage (P&I)	THE YEAR OF THE PARTY OF	s
Bonuses			Other Financing (P&I)		
Commissions	en torontaria del ministro	AND THE RESERVE AND THE PROPERTY OF THE PARTY OF THE PART	Hazard Insurance		
Dividends/Interest			Real Estate Taxes		
Net Rental Income	A Section 200 Section 200	**************************************	Mortgage Insurance	The American Contract of the	
Other (before completing,			Homeowner Assn. Dues		
Other (before completing, see the notice in "describe other income," below)			Other:		
Total \$	S	\$	Total	S	S
 Self Employed Borrower(s) may be re 	quired to provide addition	al documentation such as tax	returns and financial statem	ents.	
Describe Other Income Notice:	Alimony, child support, e Borrower (B) or Co-Borro	separate maintenance incom wer (C) does not choose to ha	e need not be revealed if the ve it considered for repaying	this loan.	Monthly Amount
This Statement and any applicable supp so that the Statement can be meaningtu completed about a spouse, this Statement	orting schedules may be c ily and fairly presented on ent and supporting schedule	VI. ASSETS AND LIA mpleted jointly by both marrie a combined basis; otherwise, s as must be completed about th	d and unmarried Co-Borrowe eparate Statements and Sch		
					☐ Jointly ☐ Not Jointly
ASSETS Description	Cash or Market		ssets. List the creditor's nam		
Cash deposit toward purchase held by:	Value S	stock pledges, etc. Use cor	a loans, revolving charge acc ntinuation sheet, if necessary estate owned or upon refinan	 Indicate by (*) those liable scing of the subject proper 	ilities which will be
	1	LIAB	LITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
List checking and savings accounts be	low	Name and address of Com	pany	\$ Payment/Months	S
Name and address of Bank, S&L, or Cr	edit Union	Acct. no.			
Acct no	ls.	Name and address of Com	nami.	\$ Payment/Months	S
Name and address of Bank, S&L, or Cr	edit Union		ya. y		
SECTION OF THE PARTY OF THE PAR	•	Acct. no.			
Acct. no.		Name and address of Com	pany	\$ Payment/Months	S
Name and address of Bank, S&L, or Cr	edit Union				
Acct. no.	Š	Acct. no. Name and address of Com	60mi	\$ Payment/Months	\$
Name and address of Bank, S&L, or Cr			pary	a raymenowonus	•
		Acct. no.	- 44		
Acct. no. Stocks & Bonds (Company name/numble & description)	\$ ar \$	Name and address of Com	pany	\$ Payment/Months	S
	1	Acct. no.		6 D	
Life insurance net cash value	\$	Name and address of Com	pany	\$ Payment/Months	S
Face amount: \$	-				
Subtotal Liquid Assets	S				
Real estate owned (enter market value	\$	Acct. no.			
from schedule of real estate owned)		Name and address of Com	pany	\$ Payment/Months	\$
Vested interest in retirement fund	\$	_			
Net worth of business(es) owned (attach financial statement)	\$				
Automobiles owned (make and year)	\$		CONTRACTOR OF THE PROPERTY OF THE PARTY OF T		
Automobiles owned (make and year)		Acct. no. Alimony/Child Support/Sep Payments Owed to:	arate Maintenance	s	
Other Assets (itemize)	s	Job-Related Expense (child	f care, union dues, etc.)	s	
			A DESCRIPTION OF THE PROPERTY OF LINE AND THE	3	
		Total Monthly Payments	Commission of the Commission o	\$	TESS SHOW SPEED
Total Assets	a.S	Net Worth (a minus b)	\$	Total Liabilities b.	s

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Schedule of Rea					owned,	use continu		(6			Insur		9	except th	
Property Address or R if rental being	(enter S if sold, g held for incom	PS if pending	sale	Type of Property		resent ket Value	Amount of Mortgages & Lier	ns Re	Gross ntal Income	Mortgage Payments	Mainte	nance,	R	Ne ental Ir	
			_		s	-	s	s		s	s		s		
-	-	make a company of the make the			3		3			3	3	-	3		-
			_					-					+		
											er kommun				
				Totals	s		s	\$		s	s		s		
List any additiona	l names under	which credit !	nas pri	eviously b	een rec	eived and	indicate appropria	te credi	itor name(s)	and account nu	mber(s):				
	Alternate Nam	е			-	(Creditor Name	-	e e come in a come		Account	Numbe	H.		<u> Ilabarita</u>
VII.	DETAILS C	F TRANS	ACTIO	NC						CLARATION					
a. Purchase price			\$		Jan Ba	If you and	wer "Yes" to any q explanation.	question	s a through	i, please use co	ntinuation		ower	Co-Bo	
	provements, rep	airs	-									Yes	No	Yes	No
c. Land (if acquired	ed separately) i. debts to be pa	id att)	-				ere any outstanding					0	0	0	
e. Estimated pres		iid Oii)	-	-			you been declared				in Fourthernof	0	ä	0	ŏ
Estimated prep Estimated clos				300		in the	you had property fo last 7 years?	reciose	a upon or giv	en line of deed	in lieu thereor	_	_	-	_
							u a party to a laws						\Box		
	orrower will pay)				-		you directly or indire		on obligated	on any loan whi	ch resulted in	ä	0	10	h
	frower will pay) Id items a throu	ah h)	_			1 foreclo	sure, transfer of titl	le in lieu	u of foreclosu	re, or judgment	?	_	_	-	_
 J. Subordinate fir 		3., 11)	_			(This wo	ould include such loans a	as home n	nortgage loans,	SBA loans, home im	provement loans,				
	sing costs paid I	by Seller				or loan	ould include such loans a onal loans, manufactured guarantee. If "Yes," provice number, if any, and reas	de details,	including date,	name and address of	I Lender, FHA or				
Other Credits (oj dellei				if. Are vo	number, if any, and reas u presently delinqu	ent or i	n default on :	any Federal doh	t or any other			0	
. Other Oredits	(evhigiii)					loan, r	nortgage, financial	obligati	on, bond, or	loan guarantee	?	_	_	-	_
			3			If "Yes,"	give details as described	in the pre	eceding question	L.			П	0	_
							u obligated to pay			rt, or separate r	naintenance?				
m. Loan amount	MIP, Funding Fe	o financod)					part of the down pa					00		0	
lexcide FMI,	wir, running re	e manceuj				i. Are yo	u a co-maker or en	ndorser	on a note?			ч	ч	u	ч
n. PMI, MIP, Fund	ding Fee finance	d				j. Are yo	u a U.S. citizen?							O	
						k. Are yo	u a permanent resi	ident ali	ien?					0	
o. Loan amount (add m & n)					I. Do you	u intend to occupy	the pro	perty as you	r primary resid	ence?				
						If "Yes,"	complete question m bel you had an owners!	low. hin into:	root in a proof	orby in the last t	broo upare?			0	D
p. Cash from/to E	Parrower		-		-		you had an owners nat type of property					_	_	-	-
(subtract j, k, l	& o from i)					\$80	cond home (SH), or	r investr	nent propert	/(IP)?	rn),				
(constant) in	ar a manny						w did you hold title								
						joir	ntly with your spous	se (SP),	or jointly wit	another perso	n (O)?				
and agrees and a negligent misrepre reliance upon any of Title 18, United described herein; residential mortga application from ai is not approved; (? obligated to amen Loan; (8) in the evelating to such de Loan account may representation or v record" containing transmission of this	cknowledges the sentation of this misrepresentation of this misrepresentation of the state Code. (3) the property ge loan; (5) the year of and/or supple vent that my paylinquency, report that my paylinquency, report that my paylinquency, report of the transferred of warranty, express my "electronics application co-	at: (1) the into information on that I have ec. 1001, et s will not be us e property will din this applied it is agents, be ment the informents on the rit my name with such notices or implied, to signature, ntaining a fase	ormatic contain made eq.; (2 ed for 1 be of cation, prokers mation 2 Loan nd acc ce as r o me r as tho cimile	on provided in this on this apply the loar any illega ccupied a and Lend in provided become ount informay be reegarding se terms of my sign.	ed in this application request or pro- s indicated for, its s, serviced in this delinque mation quired to the pro- are deature, seature, s	s application may rin, and/or in, and/or in sted pursua hibited pursua hibited pursua tied herein successors ers, succes application ent, the own to one or my law, (10) poerty or the sined in a shall be as	or potential agents on is true and corresponding to the control of	ect as of a control of the following the following the following the control of the following the fo	If the date so ing monetary ing, but not lin 'Loan') will be not not line the Loa original and/ tinuously rely s that I have an may, in a crting agencie nis, brokers, property; and state laws (e valid as if a p	et forth opposite damages, to ar inted to, fine or i e secured by a n this application n may verify or or an electronic or on the informa represented he dition to any of s; (9) ownershi insurers, servic (11) my transm categories of my transm categories insurers, servic (11) my transm categories are categories produced in the categories produced in the categories produced produce	my signature ny person who mprisonment or mortgage or din n are made for record of this a tion contained rein should oh her rights and pof the Loan a ers, successor ission of this a and video re this application	and the may see both eed of the puriformat in the a ange per remediand/or is or as policate cording in were	at any uffer a under trust of rpose ion co ion, evapplica- rior to lies that admini- signs ion as gs), or deliver	intentiny loss the pron the prof obtantained intention, at it maistration has ma an "ele my fared cor	onal of due to wision ropertaining of in the Loand I are gof the dean of the dean rectronic csimilatainin
Borrower's Signati	ure		-		Date	9	Co-Borrowe	er's Sign	nature			D	ate		
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opportunity, fair ho discriminate neithe	ousing and home er on the basis of han one designa name. If you do which the lend	e mortgage d of this informa ation. If you d o not wish to f er is subject u wish to furnis	isclosu ition, n lo not i urnish urnish inder a h this i	Government laws. For on whe urnish ether information of the informatio	nent for You are other you nnicity, in nation, state la	certain typ not require u choose trace, or sex please che w for the p	pes of loans related ed to furnish this in o furnish it. If you it, under Federal reside the box below. I articular type of load CO-BORRO	to a d formation furnish t gulation (Lender an appli	twelling in or on, but are e the informati is, this lende ir must review ed for.)	der to monitor ncouraged to do on, please provi	the lender's co to so. The law de both ethnic note the inform erial to assure th this informati	provide ity and ation o that the ion.	race. n the t	a lend For ra- pasis o osures	er ma
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	☐ Native H		OV	/hite						Hawalian or	☐ White				
		acific Islander		Marie Control						Pacific Islander					
Sex:	☐ Female		O N	-			Sex:		☐ Fema		☐ Male	-			
To be Completed This application w	by Interviewer	Interviewer	s Nam	e (print or	type)	1,00		1	Name and Ac	dress of Intervi	ewer's Employ	er	-11-11	Person	1
☐ Face-to-face in	terview	Interviewer's	s Sign	ature			Date	0							
☐ Mail ☐ Telephone		initer viewer:	o orgin	aidle.			Dan								
Internet		Interviewer's	s Phor	e Numbe	r (incl. a	area code)									
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12 CFR Ch. X (1-1-19 Edition)

Cont	inuation Sheet/Residential L	oan Application
Use this continuation sheet if you need more space to complete the Residential	Borrower:	Agency Case Number:
Loan Application. Mark B for Borrower or C for Co-Borrower.	Co-Borrower:	Lender Case Number:

Borrower's Signature	Date	Co-Borrower's Signature	Date	D. Shape
X		X	<u> </u>	
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Bur. of Consumer Financial Protection

DATA COLLECTION MODEL FORM INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. You may select one or more designation for "Race." The law provides that a lender may not discriminate on the basis of this information, or on whether you choose to furnish it. However, if you choose not to furnish the information and you have made this application in person, under federal regulations the lender is required to note ethnicity, race, and sex on the basis of visual observation or surname. If you do not wish to furnish the Information, please check

CO. ADDI ICANT

APPLICANT:	CO-APPLICANT:
☐ I do not wish to furnish this information	☐ I do not wish to furnish this Information
Ethnicity	Ethnicity
☐ Hispanic or Latino ☐ Not Hispanic or Latino	☐ Hispanic or Latino ☐ Not Hispanic or Latino
Race	Race
□ American Indian or Alaska Native □ Asian □ Black or African American □ Native Hawailan or Other Pacific Islander □ White	American Indian or Alaska Native Asian Black or African American Native Hawailan or Other Pacific Islander White
Sex	Sex
□ Female □ Male	□ Female □ Male

[76 FR 79445, Dec. 21, 2011, as amended at 82 FR 45694, Oct. 2, 2017]

EFFECTIVE DATE NOTE: At 82 FR 45695, Oct. 2, 2017, appendix B to part 1002 was amended by revising paragraph 1 and under paragraph 3 removing the form "Uniform Residential Loan Application", effective Jan. 1, 2022. For the convenience of the user, the revised text is set forth as follows:

APPENDIX B TO PART 1002—MODEL APPLICATION FORMS

1. This appendix contains four 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; and the fourth in transactions involving community property or occurring in community property States. This appendix also contains a data collection model form for collecting information concerning an applicant's ethnicity, race, and sex that complies with the requirements of §1002.13(a)(1)(i)(A) and (ii). Appendix B to 12 CFR part 1003 provides a data collection model form for collecting information concerning an applicant's ethnicity, race, and sex that complies with the

requirements of §1002.13(a)(1)(i)(B) and (ii). All forms contained in this appendix are models; their use by creditors is optional.

APPENDIX C TO PART 1002—SAMPLE NOTIFICATION FORMS

- 1. This Appendix contains ten sample notification forms. Forms C-1 through C-4 are intended for use in notifying an applicant that adverse action has been taken on an application or account under §§ 1002.9(a)(1) and (2)(i) of this part. Form C-5 is a notice of disclosure of the right to request specific reasons for adverse action under §§ 1002.9(a)(1) and (2)(ii). Form C-6 is designed for use in notifying an applicant, under §1002.9(c)(2), that an application is incomplete. Forms C-7 and C-8 are intended for use in connection with applications for business credit under §1002.9(a)(3). Form C-9 is designed for use in notifying an applicant of the right to receive a copy of appraisals under §1002.14. Form C-10 is designed for use in notifying an applicant for nonmortgage credit that the creditor is requesting applicant characteristic information.
- 2. Form C-1 contains the Fair Credit Reporting Act disclosure as required by sections 615(a) and (b) of that act. Forms C-2 through C-5 contain only the section 615(a)