Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when _____ the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or ____ the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan. If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below): Borrower Co-Borrowe LTYPE OF MORTGAGE AND TERMS OF LOAN Mortgage Conventional Other (explain): Agency Case Number Lender Case Number Applied for: FHA USDA/Rural Housing Service ☐ Fixed Rate ☐ GPM Other (explain): Interest Rate No. of Months Amount Amortization ARM (type): Type: II. PROPERTY INFORMATION AND PURPOSE OF LOAN No. of Units Subject Property Address (street, city, state, & ZIP) Legal Description of Subject Property (attach description if necessary) Year Built Purchase Construction Other (explain): Property will be: Purpose of Loan Secondary Residence Construction-Permanent ___ investment Relinance Complete this line if construction or construction-permanent loan. Original Cost Amount Existing Liens (a) Present Value of Lot (b) Cost of Improvements Total (a + b) Year Lot Acquired Complete this line if this is a refinance loan. Year Acquired Original Cost Amount Existing Liens Purpose of Refinance Estate will be held in: Magner in which Title will be held Title will be held in what Name(s) Leasehold Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain) III. BORROWER INFORMATION Borrower Borrower's Name (include Jr. or Sr. if applicable) Co-Borrower's Name (include Jr. or Sr. if applicable) ocial Security Number Home Phone (Incl. area code) DOB (mm/dd/yyyy) DOB (mm/dd/yyyy) Yrs, Schoo Social Security Number Home Phone (incl. area code) Dependents (not listed by Borrower) Married Unmarried (include single, Dependents (not listed by Co-Borrower) Married Unmarried (Include single, divorced, widowed) divorced, widowed) ages Separated Present Address (street, city, state, ZIP) ☐ Rent Present Address (street, city, state, ZIP) Own Rent Own No. Yrs. Mailing Address, if different from Present Address Mailing Address, if different from Present Address If residing at present address for less than two years, complete the following: Former Address (street, city, state, ZIP) Own Rent No. Yrs. Former Address (street, city, state, ZIP) Own Rent No. Yrs. Borrower IV. EMPLOYMENT INFORMATION Co-Borrower Yrs, on this lob Name & Address of Employer Self Employed Yrs. on this job Name & Address of Employe Self Employed Yrs, emptoyed in Yrs, employed in work/profession work/profession Position/Title/Type of Business Business Phone (incl. area code) Position/Title/Type of Business Business Phone (incl. area code) If employed in current position for less than two years or if currently employed in more than one position, complete the following: Self Employed Dates (from-to) Name & Address of Employer Self Employed Dates (from-to) Name & Address of Employer Monthly Income Monthly Income Business Phone (Incl. area code) Position/Title/Type of Business Position/Title/Type of Business Business Phone (incl. area code) Self Employed Dates (from-to) Dates (from-to) Name & Address of Employer Name & Address of Employer Self Employed Monthly Income Monthly Income Business Phone (Incl. area code) | Position/Title/Type of Business Position/Title/Type of Business Business Phone (incl. area code) Fannie Mae Form 1003 7/05 (rev.6/09)

Ellie Mae, Inc.

Veritas Funding, LLC

	V.	MONTHLY INCOME	AND	COMBINED HOUSIN	G EXPENSE INFORM	IATION	
Gross Monthly Income	Borrower	Co-Borrower	,	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income* . \$		\$		\$	Rent	\$	
Overtime	***************************************			***************************************	First Mortgage (P&I)		\$
Bonuses					Other Financing (P&I)		
Commissions					Hazard Insurance		
Dividends/Interest					Real Estate Taxes		
Net Rental Income					Mortgage Insurance		
Other (before completing, see the notice in describe					Homeowner Assn. Dues Olher:		
other income," below)	· · · · · · · · · · · · · · · · · · ·			s	Total	S	S
			nal do		ax returns and financial		19
Describe Other I		Notice: Alimo	ony, di	hild support, or separate	e maintenance income r oes not choose to have	eed not be revealed if t	
							\$
so that the Statement can completed about a non-a	be meaningfully ar pplicant spouse or	nd fairly presented on a collection of the colle	nplete combir ment a	ned basis, otherwise, sepa and supporting schedules	nd unmarried Co-Borrowe arate Statements and Sch i must be completed abou	edules are required. If the I that spouse or other per Completed Jo	Co-Borrower section was son also. Intly Not Jointly
ASSETS Description	9	Cash or Market Value	debt	s, including automobile loa	rts. List the creditor's nam ans, revolving charge acco	unts, real estate toans, alii	mony, child support, stock
Cash deposit toward pure	chase held by:	\$			sheet, if necessary, indica pon relinancing of the sub		hich will be satisfied upon
			-	Betrower (I	B), Co-Borrower (C), Joint (J)	Monthly Payment &	***************************************
***************************************			ļ	LIABILIT	***************************************	Months Left to Pay	Unpaid Balance
List checking and savin Name and address of Ba			Nam	e and address of Compa	ny	\$ Payment/Months	\$
TRAINE SHE BUSINESS OF DA	and Social Oreals	OHION					
			Acct				
Accl. no. Name and address of Ba		\$ Union	Nam	e and address of Compa	ny	\$ Payment/Months	\$
	in, ode, or oroan		Acct	ho.	·····		
Acct. no.		\$		ne and address of Compa	ny	\$ Payment/Months	\$
Name and address of Ba	nk, S&L, or Credil	Union	Aget	s.no.			
Acet. no.		\$	Nam	ne and address of Compa	ny	\$ Payment/Months	\$
Name and address of Ba	ank, S&L, or Credit	Union	Acci				
Acct. no.		\$		ne and address of Compa	nγ	\$ Payment/Months	s
Stocks & Bonds (Company name/number & & description)		realite and address of company					
				l.no.			
Life insurance net cash value \$		Name and address of Company			\$ Payment/Months	\$	
Face amount: \$		Φ	4				
Subtotal Liquid Assets		\$	Acci	l. no.			
Real estate owned (ente from schedule of real es		w		ne and address of Compa	ıny	\$ Payment/Months	\$
Vested interest in retiren	nent fund	\$	7				
Net worth of business(e: financial statement)	s) owned (attach	\$	1				
Automobiles owned (ma	ke and year)	\$	1				
•			Acc	l. no.			
				nony/Child Support/Separ ments Owed to:	ate Maintenance	\$	
Other Assets (itemize)		\$	- ay	monto Onto W.			
•			Joh	-Related Evnence (child o	eare union dues etc.)	s	
			300	Job-Related Expense (child care, union dues, etc.)]	Local de la compositi
						<u> </u>	
			-	ai Monthly Payments	<u> </u>	\$	
	Total Assets a.	\$		Worth Shinus b)	8	Total Liabilities b.	\$

	190,000			······································	NO LABUATIO		and the second second	areas arakoleria	LOAN	#: 1801775
Schedule of Real Estate Owned (II additiona	l prope	rlies are			ND LIABILITIE uation sheet.)	S (cont'd)				
Property Address (enter S if sold, PS if pending st		Type of		resent	Amount of	Gross	Mortgage	Insurance, Maintenance		Net
R if rental being held for income)		Property	Mar	ket Value	Mortgages & Lien	s Rental Income	Payments	Taxes & Misc		ental Income
			\$		\$	\$	\$	\$	\$	
								**************************************	*****	
	+	 	ļ					ļ		······································
		Totals	\$		\$	s	\$	s	\$	
List any additional names under which cred	llt has	previou	sly bee	n received		propriate creditor				······································
Alternate Name					Creditor Name			Account Nur	nber	
				···			***************************************			*
VII. DETAILS OF TRANS	ACTI	ON	Market III			VIII. D	ECLARATIONS		272.452	
a. Purchase Price	\$	Amberia (Maria Cara)		If you and	swer "Yes" to an	y questions a thro	ugh i, please use	Во	rrower	Co-Borrowe
b. Allerations, improvements, repairs		~~~		continua	tion sheet for ex	planation.		Ye	s No	Yes No
c. Land (if acquired separately)	ļ	***************************************		a. Are the	ere any outstandin	ig judgments again	st vou?		ח ר	
d. Relinance (incl. debts to be paid off)	ļ			1		bankrupt within the	•			
e. Estimated prepaid items	 					preclased upon or g	iven title or deed in l	lieu thereof		
f. Estimated closing costs g. PMI, MIP, Funding Fee	 	······································		ł	ast 7 years? u a party to a laws	auil?		Γ-	חח	
h. Discount (if Borrower will pay)	 			. ·	· ·		d on any loan whici	h resulted in		
i. Total costs (add items a through h)			***************************************	forecto:	sure, transfer of ti	lle in lieu of forector	sure, or judgment?	avament foans		
j. Subordinate linancing				education or loan of	nal joans, manufactura Jataniaa, II "Yas," provi	d (mobile) home loans, a de details, including data	iny mortgage, financiel o , name and address of l	bligation, bond, ender, FHA or		
k. Borrower's closing costs paid by Seller				1	number, if any, and ree u presently deling		n any Federal debt	or any other	חו	lmm
I. Other Credits (explain)				loan, n	nortgage, linancia	l obligation, bond, o	ir loan guarantee?			
X.				1			ort, or separate ma	intenance?		
						layment borrowed? ndorser on a nole?				IHH
							,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		لسب ل	
				J. Are you	u a U.S. citizen?					
				k. Are you	u a permanent res	sident alien?				
				i. Do you	u intend to occup complete question in b	by the property as	your primary resi	dence?		
m Loop amount	ļ						perty in the last the	ree years?		
m. Loan amount (exclude PMI, MIP, Funding Fee financed)							ncipal residence (P	R), second		
n. PMI, MIP, Funding Fee financed						ment property (IP)		átis		
o. Loan amount (add m & n)			(2) How did you hold life to the home – by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?							
p. Cash from/to Borrower (subtract j, k, I & o from I)										
		### !)	ACK	NOWLED	GEMENT AND	AGREEMENT				
Each of the undersigned specifically represents to and acknowledges that: (1) the information provide	Lende	r and to L	ender's inn is tru	actual or pol	ential agents, brok	ers, processors, alto	rneys, insurers, servi	cers, successors	and assi	gns and agree
of this information contained in this application in that I have made on this application, and/or in cri	ny resu	il in civil i	іаршіу, і	heluding mo	netary daninges, H	a ahy person who m	ay suller any loss du	re lo reliance upo	n anv m	srepresentatio
et seq.; (2) the toan requested pursuant to this appused for any illegal or prohibited purpose or use; (-	oficiation	the Loa	m") will i	e secured b	ov a mortdage or de	ed of trust on the pr	operty described in t	his application: (3	the pror	party will not h
as indicated in this application; (6) the Lender, its (7) the Lender and its agents, brokers, insurers, se	service	rs, succes	sors or	assigns may	retain the original	and/or an electronic	record of this applica	tion, whather or n	ot the Lo	an is approve
supplement the information provided in this applica- the Loan become delinquent, the Lender, its service	alion it a	iny of the :	malerial	facts that I h	ave represented he	rein should change p	rior to closing of the	Loan; (8) in the ev	ent that n	ny payments o
account information to one or more consumer report law; (10) neither Lender nor its agents, brokers,	orting as	gencles: (9) owner	ship of the I.	oan and/or admini	stration of the Loan a	ccount may be transf	ferred with such n	otice as r	nav he recuire
condition or value of the property; and (11) my tra	nsmissi	on of this	applica	lion as an "e	lectronic record" co	ontaining my 'efectro	nic signature," as tho	se terms are deli	red in ap	oficable teder
and/or state laws (excluding audio and video recoil if a paper version of this application were delivered	d contai	ining my c	riginal v	vritten signat	lure.					
Acknowledgement. Each of the undersigned herel application or obtain any information or data relating	by acknown to the Le	owledges oan, for ar	that any	owner of the	ne Loan, ils service purpose lhrough er	rs, successors and a	ssigns, may verily or source named in Ihis	r reverify any infor	mation c	ontained in thi
Borrower's Signature			Date		Co-Borros	vor's Signature	***************************************		Date	oporard reform
X		ieraeae	C USKI	ene ma	X	ONITORING PUT				
ne following inlocation is requested by the Federal	ral Gov	zernment	for certa	in types of t	oans related to a di	velling in order to mo	pilor the lenger's co	mpliance with equ	aless (opportunity, fa
pusing and home mortges sclosure laws. You have of this information, or on when the same choose	are not	trequired Ish It If vo	to lumb o fumbl	h this inform	nation, but are enco	ouraged to do so. The	e law provides that a	lender manager	iscrimina n one de	de either on the
o not furnish ethnicity, race, or sex, under reperson. If you do not wish to furnish the informa	Legula	tions, this	lender i	s required to c below. (Ler	note the information	on on the basis of vis e above material to :	ual observation	Stimeme if you he sures salisfy all re	ve made	this application
nder is subject under applicable state law for the	particu	HELLINGS	Lloan a	oplied for.)			· ·			
ORROWER I do not wish to furnish thinicity: Hispanic or Latino		Not Hisp		Lallac	CO-BOF	A CONTRACTOR OF THE CONTRACTOR	o not wish to furnish panic or Latino			- Un a
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Alaska Native Native Hawaiian or		White		Amer	rican	Ala	ska Nalive iye Hawallan or	White		can America
Other Pacific Islander Other Pacific Islander										
May Division 1987.										
To be Completed by Loan mator: This information swelfded: Lace-to-face interview By the applicant and submitted by fax or mail										
La Fall Jn. a. tolonhage intentions				. Dollindur		-lornot				
Loan Originator's Signature X							Date			
Loan Originator's Name (print or type)		Lo	an Orig	nator Ident	lfier	*******************************	Loan Originator's F	hone Number (ncluding	area code)
							801-983-8200			
Loan Origination Company's Name Veritas Funding, LLC		Lo	an Orio	ination Com	pany Identifier		Loan Origination C			200
					***************************************		7730 South Uni Sandy, UT 8404	7		
Uniform Residential Loan Application								nnie Mae Form	1003	7/85 froy 6/89

Veritas Funding, LLC

	Continuation Sheet/Residential Loan Application	ation
Use this continuation sheet if you need more space to complete the Residential Loan Application.	Borrower:	Agency Case Number;
Mark B for Borrower or C for Co-Borrower.	Co-Borrower:	Lender Case Number: 18017754

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The family amountains and the deficient of the politicistic by the of the political of the
/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any felse statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seg.
100VE PICIS 28 applicable linder the provisions of Title 19 Holland Chairs Couls Course Course
and the description of the provisions of the 10, Onled States Code, Section 10th at sec

	,		
Borrower's Signature:		Co-Borrower's Signature:	Date
X		x	
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