

CHECKLIST OF MATERIALS TO SUBMIT

DON'T DELAY. FOR QUICKEST PROCESSING, SEND YOUR COMPLETED APPLICATION AND ANY OF THE ITEMS LISTED BELOW THAT YOU CURRENTLY HAVE ON HAND. FORWARD ADDITIONAL ITEMS WHEN YOU HAVE THEM AVAILABLE. RECEIPT OF YOUR SIGNED APPLICATION ENABLES AMERICAN FEDERAL TO ORDER YOUR CREDIT REPORT AND APPRAISAL IMMEDIATELY.

1. **RESIDENTIAL LOAN APPLICATION.** Complete only the highlighted sections. (Original)
2. **APPLICATION, APPRAISAL AND CREDIT REPORT FEES.** These fees are on your Description of Charges. Please refer to that form and send a check for the correct amount payable to: AMERICAN FEDERAL MORTGAGE CORP.
3. **PAYSTUBS.** Please submit most recent paystubs from your present employer. (One Month, copies)
4. **TAX RETURNS.** Copies of your 1999 Federal Tax Return, sign and date the copies, along with all schedules and **W-2 FORMS.** If you are self-employed; Corporate/Partnership Tax returns and a year-to-date profit and loss statement signed by you should be submitted. (copies)
5. **ASSET ACCOUNTS.** Please submit the last three months or quarterly statement from each asset account: checking, saving, money markets, CD's, brokerage accounts, IRA's, pensions, etc. (copies)
6. **COPY OF THE FULLY EXECUTED CONTRACT OF SALE.** For both the homes you are purchasing and selling (if applicable). Include your realtor's name and phone number.
FOR REFINANCES: please provide a copy of the deed. (copies)
7. **IF A GIFT IS BEING USED, PLEASE CALL FOR PROPER DOCUMENTATION.**
8. **THE FOLLOWING FORMS ARE ENCLOSED, PLEASE SIGN:**
BORROWER'S CERTIFICATION AND AUTHORIZATION FORM
DESCRIPTION OF CHARGES
OCCUPANCY CERTIFICATION
EQUAL CREDIT OPPORTUNITY ACT DISCLOSURE

AMERICAN FEDERAL MORTGAGE CORP.

One Laurel Drive
Flanders, NJ 07836
(888) 321-4687

Licensed Mortgage Bankers-Equal Housing Lender

EXPLANATIONS FOR REQUEST LIST

This form is to give further explanation of the documentation requested to process your loan. If you need further explanation, please do not hesitate to contact our office.

INCOME MATERIALS

Pay Stubs. One complete month. Commissions, bonuses and overtime needed to qualify will be verified through your employer using a 24 month average.

W-2's. Include all W-2 forms for the last year for all jobs. Self-employed borrowers include all 1099 forms for the last two years.

Federal Tax Returns. One year, (two years if self-employed.) Include all pages of the return. Re-sign the second page with blue ink. Self-employed borrowers must include all corporate returns, 1120's and K-1's. Also prepare a year-to-date profit and loss statement.

ASSET MATERIALS

Bank Statements. Please submit your latest statements for all accounts, include all pages of statement. For accounts which you receive either quarterly or yearly statements please provide the latest statement and address verification. For passbook accounts please photocopy the entire book including the outside and inside.

Escrow Letter. Once all escrow money has been given to either your Realtor or attorney, have them draft a letter stating the amount held in escrow. Once you receive the canceled checks make a copy of the front and back and fax it to your processor.

MISCELLANEOUS ITEMS

Lease agreements. Current lease agreements for any properties owned and rented.

Regulatory Documents. The package includes necessary documents to complete the application.

Contract of Sale. Fully executed. Including all addendum's and riders. Please submit a contract of sale for any properties being sold prior to or soon after the purchase of the subject property. **Please include the name and phone number of your realtor.**

Deed. Photocopy all pages of your deed.

AMERICAN FEDERAL MORTGAGE CORPORATION

One Laurel Drive

Flanders, NJ 07836

(888) 321-4687 OR (888) 321-HOUSE

Licensed Mortgage Bankers-Equal Housing Lender

Occupancy Certification

Borrower _____

Premises _____

Gentlemen:

The undersigned, having applied for a loan to be secured by a first mortgage or deed of trust on the referenced property, certifies as follows (check one):

- _____ A. **PRINCIPAL RESIDENCE:** The property will be occupied by me/us as our primary residence.
- _____ B. **SECOND HOME:** The property will be a second home used in addition to my/our primary residence. Any rental income from the property may not be used to qualify for the mortgage application.
- _____ C. **INVESTMENT PROPERTY:** This property will not be occupied by me/us and will be considered strictly an investor unit.

I/We fully understand that this certification is made for the purpose of determining eligibility, the applicable interest rate and fees associated with this loan. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning the above representative as it applies to Federally insured or guaranteed loans under the provisions of Title 18, United States Code Section 1014.

Date: _____ Borrower Signature: _____

Date: _____ Borrower Signature: _____

Attorney / Realtor Information

Borrowers Name: _____

Borrower's Attorney /
Closing Agent:

Firms Name

Address

City

State

Zip Code

Agents Name

Phone No.

Fax No.

Realtor / Sales

Agent/ (Appraiser Contact)

Company Name

Address

City

State

Zip Code

Agents Name

Phone No.

Fax No.

Email address:

"Making the American Dream Come True"

Borrower's Certification and Authorization Letter

Date: _____ Loan Number: _____

Borrower: _____ Co-Borrower: _____

Property Address: _____

Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from **American Federal Mortgage** (Lender). In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan, the amount and source of the downpayment, employment and income information, and assets and liabilities. I/We certify all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that the Lender reserves the right to change the mortgagees review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institutions.
3. I/We fully understand it is a Federal crime punishable by fine or imprisonment or both to knowingly make false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section, 1014.

Authorization to Release Information

To Whom It May Concern:

1. I/We have applied for a mortgage loan from **American Federal Mortgage** (Lender). AS part of the application process, the lender may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to the Lender and to any investor, to whom they request such information, such information, including but not limited to, employment history and income; bank money market and similar account balances; credit history and copies of income tax returns.
3. The Lender or any investor who purchase the mortgage may address this authorization to any party named in the loan. A copy of this authorization may be accepted as an original.

Borrower's Signature: _____ *Social Security No.* _____

Current Address: _____

Co-Borrower's Signature: _____ *Social Security No.* _____

Current Address: _____



1 Laurel Drive
Flanders, NJ 07836
(973) 927-0400

DESCRIPTION OF CHARGES

FEES/CHARGES:

You will be receiving a "Good Faith Estimate" which outlines certain charges we anticipate you will pay in connection with your mortgage loan. Many of the charges are due at time of closing. However we may require the payment of some of the fees or charges, further explained below, prior to closing.

\$275.00 APPLICATION FEE (Non-refundable) This fee is payable at application and covers the cost associated with processing your loan. This is a flat fee and not based on the loan amount.

\$0.00 APPRAISAL FEE (Non-refundable) This fee covers the cost of an appraisal done by an appraiser to determine the value of the property.

\$0.00 CREDIT FEE (Non-refundable) This fee covers the cost of a credit report from a "consumer reporting agency" which will enable us to determine your credit standing and credit history.

\$250.00 COMMITMENT FEE (Non-refundable) This fee may be charged as a percentage of the loan amount.

\$80.00 TAX SERVICE FEE (Non-refundable) This fee covers the cost to establish and service an escrow account.

\$19.00 FLOOD CERTIFICATION FEE (Non-refundable) This fee covers the cost of certifying whether or not your property is in a flood hazard area.

1/2 Point LOCK-IN DEPOSIT In the event you select a program with a lock-in feature, you may be asked to provide a lock-in fee to guarantee our interest rate or related charges for a period of time and conditions specified in the Lock-in Agreement. (Please see Lock-in Agreement for conditions of refund).

IT IS MY UNDERSTANDING THAT AT THE TIME OF THIS APPLICATION, MY INTEREST RATE IS:

- LOCKED** (see Lock-In Agreement)
FLOATING (If floating, it is the responsibility of the applicant to contact their loan officer to execute a Lock-In Agreement)

\$ _____ LOAN DISCOUNT POINTS (Non-refundable) Loan discount points may be charged in connection with your loan and will be a percentage of the loan amount.

The Description of Charges is not valid unless countersigned by an authorized representative.

PROCESSING TIME:

American Federal estimates the approximate number of days to issue a decision on your loan application (commitment or denial) will be no more than 14-21 days. Delays in forwarding requested documentation will delay issuing a decision. Please forward all requested information promptly.

COMPLAINT RESOLUTION:

Please forward any written comments, questions, or complaints to:
American Federal Mortgage Corporation
1 Laurel Drive
Flanders, NJ 07836
Attn: Mark Young, President

Borrower

Loan Officer

Borrower

Borrower



1 Laurel Drive
Flanders, NJ 07836

NOTICE TO MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS WILL BE TRANSFERRED. FEDERAL LAW GIVES YOU CERTAIN RIGHTS. READ THIS STATEMENT AND SIGN IT ONLY IF YOU UNDERSTAND ITS CONTENTS.

Because you are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2601 et seq.), you have certain rights under that Federal law. This statement tells you about those rights.

SERVICING TRANSFER BY ORIGINAL LENDER

AMERICAN FEDERAL MORTGAGE CORP. does not service mortgage loans. There is a present intention to transfer the servicing of your loan to another company.

TRANSFER PRACTICES AND REQUIREMENTS

The servicing of your loan will be transferred to a new servicer. "Servicing" refers to collecting your principal, interest, and escrow payments. Written notice of that transfer will be provided to you at settlement (when title to your new property is transferred to you).

The written notice will provide the following information: The effective date of the transfer of the address, and toll-free or collect call telephone number of the new servicer, and toll-free or collect call telephone number of the person or department for both your present servicer and your new servicer to answer your questions about the transfer of servicing. During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as a late payment, and a late fee may not be imposed on you.

COMPLAINT RESOLUTION

If you send a "qualified written request" to your loan officer concerning the servicing of your loan, your servicer must provide you with a written acknowledgment within 20 business days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon, which includes your name and account number, and your reasons for the request. Not later than 60 business days after receiving your request, your servicer must make appropriate corrections to your account, and must provide you with a written clarification regarding any dispute. During this 60-day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request.

ACKNOWLEDGMENT OF MORTGAGE LOAN APPLICATION

I/We have read this disclosure form, and understand its contents, as evidenced by my/our signature(s) below.

APPLICANT'S SIGNATURE

DATE

APPLICANT'S SIGNATURE

DATE

DATE MAILED



1 Laurel Drive
Flinders, NJ 07836
973.927.4000

**ACKNOWLEDGMENT OF RECEIPT OF EQUAL CREDIT
OPPORTUNITY ACT STATEMENT OF RIGHTS AND DISCLOSURES
REQUIRED UNDER THE REAL ESTATE SETTLEMENT AND
PROCEDURES ACT AND NON-DISCRIMINATION ACT**

A. I/We acknowledge the receipt of the notices and warnings herein:

1. Notice: The Federal Equal Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, age, sex or marital status, the fact that all or part of the applicant's income is derived from a public assistance program, or the fact that the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency which administers compliance with this law concerning this housing finance agency is the Federal Home Loan Bank Board, Consumer Affairs Division, P.O. Box 56527, Atlanta, Georgia 30343.
2. Warning: No person may be required to designate a courtesy title, such as Mr., Mrs., or Miss.
3. Notice: When applying for a loan, you may use your birth-given name, first and surname or birth-given first name and a combined surname.
4. The Federal government has requested that information regarding race, national origin, sex, marital status and age of applicants for home loans be gathered in order to monitor compliance with federal home anti-discrimination statutes which prohibit creditors from discrimination against applicants on their basis. The law provides that a lender may neither discriminate on the basis of this information, nor on whether or not it is furnished. You are not required to furnish this information, but are encouraged to do so. However, if you choose not to furnish it, under Federal regulations this lender is required to note race and sex on the basis of visual observation or surname.

B. I/We hereby acknowledge receipt this day of HUD booklet entitled "Buying Your Home", and an estimate of the charges likely to be incurred at settlement.

C. An appraisal of the property you propose to finance will be conducted at your expense. The purpose of the appraisal is to substantiate the security interest of the Lender. This is one of the considerations which is employed in underwriting your loan. You have the right to a copy of the appraisal report, if any, used in connection with your application for credit. If you want a copy, please write to us at the mailing address above. We must hear from you no later than 90 days after we notify you about the action taken on your loan application or you withdraw your application.

1. The appraisal does not include specific structural or system inspections. In the event such inspections are desired, it is the sole responsibility of the purchaser to obtain them.

D. You have the right to file a written loan application and to receive a copy of this institutions underwriting standards.

Applicant Signature

Applicant Signature

Property Address

Date Mailed



1 Laurel Drive
Flanders, NJ 07836

Important Notice to Borrower (s)

Thank you for applying with American Federal Mortgage Corporation. In order to ensure that you have a smooth closing we would like to notify you of the following requirement.

Seven (7) business days prior to closing, American Federal requires a hazard (a/k/a Homeowners Insurance) policy with a paid receipt for one year's premium. The first mortgagee clause must read exactly as follows: **American Federal Mortgage Corporation, its successors and/or assigns as their interest may appear, One Laurel Drive, Flanders, NJ 07836.**

The hazard policy must be given to your attorney/closing agent, but American Federal also recommends faxing the policy and paid receipt to us at 973-927-5620. Please be advised that failure to supply American Federal with the hazard policy will only delay us in our ability to expedite your closing.

If you have any questions with regards to this requirement please contact your attorney/closing agent as they will be sent a complete copy of our pre-closing instruction letter or call American Federal's closing department directly at 888-321-4687.

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 will not be used as a basis for loan qualification, but his or her liabilities must be considered because the Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

I. TYPE OF MORTGAGE AND TERMS OF LOAN

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

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, ZIP)					No. of Units
Legal Description of Subject Property (attach description if necessary)					Year Built
Purpose of Loan	<input type="checkbox"/> Purchase	<input type="checkbox"/> Construction	<input type="checkbox"/> Other (explain):		Property will be:
	<input type="checkbox"/> Refinance	<input type="checkbox"/> Construction-Permanent			<input type="checkbox"/> Primary Residence
					<input type="checkbox"/> Secondary Residence
					<input type="checkbox"/> Investment
Complete this line if construction or construction-permanent loan.					
Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a + b)
\$	\$	\$	\$	\$	\$
Complete this line if this is a refinance loan.					
Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made	
\$	\$	\$		Cost: \$	
Title will be held in what Name(s)			Manner in which Title will be held		Estate will be held in:
					<input type="checkbox"/> Fee Simple
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)					<input type="checkbox"/> Leasehold (show expiration date)

Borrower

III. BORROWER INFORMATION

Co-Borrower

Borrower's Name (include Jr. or Sr. if applicable)				Co-Borrower's Name (include Jr. or Sr. if applicable)			
Social Security Number	Home Phone (incl. area code)	Age	Yrs. School	Social Security Number	Home Phone (incl. area code)	Age	Yrs. School
<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower) no. ages		<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower) no. ages	
<input type="checkbox"/> Separated				<input type="checkbox"/> Separated			
Present Address (street, city, state, ZIP)		<input type="checkbox"/> Own	<input type="checkbox"/> Rent	Present Address (street, city, state, ZIP)		<input type="checkbox"/> Own	<input type="checkbox"/> Rent
			No. Yrs.				No. Yrs.

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own	<input type="checkbox"/> Rent	No. Yrs.	Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own	<input type="checkbox"/> Rent	No. Yrs.
Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own	<input type="checkbox"/> Rent	No. Yrs.	Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own	<input type="checkbox"/> Rent	No. Yrs.

Borrower

IV. EMPLOYMENT INFORMATION

Co-Borrower

Name & Address of Employer		<input type="checkbox"/> Self Employed	Yrs. on this job	Name & Address of Employer		<input type="checkbox"/> Self Employed	Yrs. on this job
			Yrs. employed in this line of work/profession				Yrs. employed in this line of work/profession
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)	
If employed in current position for less than two years or if currently employed in more than one position, complete the following:							
Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from - to)
			Monthly Income \$				Monthly Income \$
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)	
Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from - to)
			Monthly Income \$				Monthly Income \$
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)	



AMERICAN Federal Mortgage Corp.

1 Laurel Drive, Flanders, NJ 07836 Telephone: 888-321-4687 Fax: 973-927-6750

ADVANCED LOCK IN REQUEST

At the present time I am requesting that my interest rate be placed in a float status. A float status allows me, the applicant, to lock the interest rate at the current rate being offered by AMERICAN FEDERAL MORTGAGE CORP. at the time of the lock in request. Interest rates can and do fluctuate, both up and down, based on a variety of market conditions. AMERICAN FEDERAL makes no representations as to the movement of interest rates.

At this time I am requesting that AMERICAN FEDERAL lock my interest rate for a 60-day period if interest rates drop so that AMERICAN FEDERAL is offering a:

_____ **year fixed rate** mortgage at _____% with _____ **point(s)**.
(insert term) (insert rate) (insert points)

Please charge my credit card, which is listed below, \$ _____ . ____ (insert amount), which represents 1/2 of 1 percent of my loan amount as a fee for locking in. I understand that my lock-in fee is non-refundable unless my loan is denied by AMERICAN FEDERAL. If my application is approved, I will receive my lock-in fee back at my closing. Further I understand that this is a request and that AMERICAN FEDERAL does not guarantee that this rate will become available. If interest rates drop below the applicant's requested rate, AMERICAN FEDERAL is under no obligation to offer the lower rate.

CREDIT CARD TYPE: _____

ACCOUNT NUMBER: _____

EXPIRATION DATE: _____

DATE: _____ APPLICANT'S SIGNATURE: _____

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$	\$	\$	Rent	\$	
Overtime				First Mortgage (P&I)		\$
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other:		
Total	\$	\$	\$	Total	\$	\$

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

B/C	Describe Other Income <i>Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.</i>	Monthly Amount
		\$

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise separate Statements and Schedules are required. If the Co-Borrower section was completed about a spouse, this Statement and supporting schedules must be completed about that spouse also.

Completed Jointly Not Jointly

ASSETS		Cash or Market Value	LIABILITIES	
Description			Name and address of Company	Monthly Pmt. & Mos. Left to Pay
Cash deposit toward purchase held by:	\$			\$
<i>List checking and savings accounts below</i>				
Name and address of Bank, S&L, or Credit Union				
Acct. no.	\$			
Name and address of Bank, S&L, or Credit Union				
Acct. no.	\$			
Name and address of Bank, S&L, or Credit Union				
Acct. no.	\$			
Name and address of Bank, S&L, or Credit Union				
Acct. no.	\$			
Stocks & Bonds (Company name/number & description)	\$			
Life insurance net cash value	\$			
Face amount: \$				
Subtotal Liquid Assets	\$			
Real estate owned (enter market value from schedule of real estate owned)	\$			
Vested interest in retirement fund	\$			
Net worth of business(es) owned (attach financial statement)	\$			
Automobiles owned (make and year)	\$			
Other Assets (itemize)	\$			
			Alimony/Child Support/Separate Maintenance Payments Owed to:	\$
			Job Related Expense (child care, union dues, etc.)	\$
			Total Monthly Payments	\$
Total Assets a.	\$		Total Liabilities b.	\$

Borrower's Signature: **X** Date: _____ Co-Borrower's Signature: **X** Date: _____

VI. ASSETS AND LIABILITIES (cont.)

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

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

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

Alternate Name	Creditor Name	Account Number

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS																																																														
a. Purchase price	\$	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation. <table border="1"> <thead> <tr> <th rowspan="2"></th> <th colspan="2">Borrower</th> <th colspan="2">Co-Borrower</th> </tr> <tr> <th>Yes</th> <th>No</th> <th>Yes</th> <th>No</th> </tr> </thead> <tbody> <tr> <td>a. Are there any outstanding judgments against you?</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>b. Have you been declared bankrupt within the past 7 years?</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>d. Are you a party to a lawsuit?</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or V.A. case number, if any, and reasons for the action.)</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>g. Are you obligated to pay alimony, child support, or separate maintenance?</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>h. Is any part of the down payment borrowed?</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>i. Are you a co-maker or endorser on a note?</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>j. Are you a U.S. citizen?</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </tbody> </table>					Borrower		Co-Borrower		Yes	No	Yes	No	a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or V.A. case number, if any, and reasons for the action.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	f. 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c. Land (if acquired separately)																																																																
d. Refinance (incl. debts to be paid off)																																																																
e. Estimated prepaid items																																																																
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g. PMI, MIP, Funding Fee																																																																
h. Discount (if Borrower will pay)																																																																
i. Total Costs (add items a through h)																																																																
j. Subordinate financing																																																																
k. Borrower's closing costs paid by Seller																																																																
l. Other Credits (explain)																																																																
m. Loan amount (exclude PMI, MIP, Funding Fee financed)		k. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																																																										
n. PMI, MIP, Funding Fee financed		l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																																																										
o. Loan amount (add m & n)		m. Have you had an ownership interest in a property in the last three years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																																																										
p. Cash from/to Borrower (subtract j, k, l & o from i)		(1) What type of property did you own—principal residence (PR), second home (SH), or investment property (IP)?																																																														
		(2) How did you hold title to the home—solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?																																																														

IX. ACKNOWLEDGMENT AND AGREEMENT

The undersigned specifically acknowledge(s) and agree(s) that: (1) the loan requested by this application will be secured by a first mortgage or deed of trust on the property described herein; (2) the property will not be used for any illegal or prohibited purpose or use; (3) all statements made in this application are made for the purpose of obtaining the loan indicated herein; (4) occupation of the property will be as indicated above; (5) verification or reverification of any information contained in the application may be made at any time by the Lender, its agents, successors and assigns, either directly or through a credit reporting agency, from any source named in this application, and the original copy of this application will be retained by the Lender, even if the loan is not approved; (6) the Lender, its agents, successors and assigns will rely on the information contained in the application and I/we have a continuing obligation to amend and/or supplement the information provided in this application if any of the material facts which I/we have represented herein should change prior to closing; (7) in the event my/our payments on the loan indicated in this application become delinquent, the Lender, its agents, successors and assigns, may, in addition to all their other rights and remedies, report my/our name(s) and account information to a credit reporting agency; (8) ownership of the loan may be transferred to successor or assign of the Lender without notice to me and/or the administration of the loan account may be transferred to an agent, successor or assign of the Lender with prior notice to me; (9) the Lender, its agents, successors and assigns make no representations or warranties, express or implied, to the Borrower(s) regarding the property, the condition of the property, or the value of the property.

Certification: I/We certify that the information provided in this application is true and correct as of the date set forth opposite my/our signature(s) on this application and acknowledge my/our understanding that any intentional or negligent misrepresentation(s) of the information contained in this application may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq. and liability for monetary damages to the Lender, its agents, successors and assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation which I/we have made on this application.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling, in order to monitor the Lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish it, under Federal regulations this Lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the above information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the Lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER <input type="checkbox"/> I do not wish to furnish this information Race/National Origin: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Black, not of Hispanic origin <input type="checkbox"/> Other (specify) _____ Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	<input type="checkbox"/> Asian or Pacific Islander <input type="checkbox"/> Hispanic <input type="checkbox"/> White, not of Hispanic Origin	CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information Race/National Origin: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Black, not of Hispanic origin <input type="checkbox"/> Other (specify) _____ Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	<input type="checkbox"/> Asian or Pacific Islander <input type="checkbox"/> Hispanic <input type="checkbox"/> White, not of Hispanic Origin
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To be Completed by Interviewer This application was taken by: <input type="checkbox"/> face-to-face interview <input type="checkbox"/> by mail <input type="checkbox"/> by telephone	Interviewer's Name (print or type) Interviewer's Signature Interviewer's Phone Number (incl. area code)	Name and Address of Interviewer's Employer Date
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Continuation Sheet/Residential Loan Application

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

Borrower:	Agency Case Number:
Co-Borrower:	Lender Case Number:

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

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