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 red because the spouse or other person has community property rights pursuant to applicable law and 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. 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-Borrower I. TYPE OF MORTGAGE AND TERMS OF LOAN VA Conventional Other (explain): Lender Case Number Mortgage Applied for: Agency Case Numbe FHA USDA/Rural Fixed Rate Other (explain): Amount Interest Rate lo. of Months Amortization Type: GPM 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 Other (explain): Purchase Construction Purpose of Loan Primary Residence Secondary Residence Refinance Construction-Permanent Investment Complete this line if construction or construction-permanent loan. (a) Present Value of Lot (b) Cost of Improvements Total (a + b) Year Lot Acquired Original Cost Complete this line if this is a refinance loan. Original Cost made to be made Amount Existing Liens Purpose of Refinance Describe Improvements Year Acquired Title will be held in what Name(s) Manner in which Title will be held Estate will be held in: Fee Simple Leasehold (show expiration date) Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) III. BORROWER INFORMATION Borrower Co-Borrower Social Security Number DOB (MM/DD/YYYY) Social Security Number Primary Phone (incl. area code) DOB (MM/DD/YYYY) Primary Phone (incl. area code) Married ependents (not listed by Co-Borrower) Married Dependents (not listed by Borrower) Separated Separated Own Rent Own Rent Present Address (street, city, state, ZIP) Present Address (street, city, state, ZIP) Mailing Address, if different from Present Address Mailing Address, if different from Present Address If residing at present address for less than two years or Own Own Rent Former Address (street, city, state, ZIP) IV. EMPLOYMENT INFORMATION Co-Borrower Borrower Self Employed Self Employed Name & Address of Employer Yrs. on this job Yrs. on this job Yrs. employed in this line of work/profession Position/Title/Type of Business 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 Self Employed Dates (from - to) Name & Address of Employer Dates (from - to) Name & Address of Employer Monthly Income Monthly Income Position/Title/Type of Business Position/Title/Type of Business Business Phone (incl. area code) Business Phone (incl. area code) Name & Address of Employer Self Employed Dates (from - to) Name & Address of Employer Self Employed Dates (from - to) Monthly Income Monthly Income Position/Title/Type of Business Position/Title/Type of Business

Business Phone (incl. area code)

Business Phone (incl. area code)

Gross Monthly Income Base Empl. Income* \$ Overtime Bonuses Commissions Dividends/Interest Net Rental Income Other (before completing, see the notice in "describe differ income," below) Total \$	Borrower	Co-Borrower	Total \$	Combined Monthly Housing Expense Rent First Mortgage (P&I)	Present	Proposed	
Monthly Income Base Empl. Income* S Overtime Bonuses Commissions Dividends/Interest Net Rental Income Other (before completing, see the notice in "describe other income," below) Total \$	9			Housing Expense			
Overtime Bonuses Commissions Dividends/Interest Net Rental Income Other (before completing, see the notice in "describe divident loading "Labelly") Total \$	9	\$	\$		\$		
Bonuses Commissions Dividends/Interest Net Rental Income Other (»efore completing, see the notice in "describe dioner income." Delow) Total \$				First Mortgage (P&I)			
Commissions Dividends/Interest Net Rental Income Other (before completing, see the notice in "describe differe bodies", below) Total \$						\$	
Dividends/Interest Net Rental Income Other (before completing, see the notice in "describe different come," below) Total \$			i	Other Financing (P&I) Hazard Insurance			
Net Rental Income Other (before completing, see the notice in 'describe other income," below) Total \$				Real Estate Taxes			
see the notice in "describe other income," below) Total \$				Mortgage Insurance			
other income," below) Total \$				Homeowner Assn. Dues			
				Other:			
			\$	Total	\$	\$	
* Self Employed Borrower(s) may be Describe Other Income	e required to provide a	Notice: Alimony if the Bo	, child support, or s	cial statements. eparate maintenance inc prrower (C) does not cho			
B/C						Monthly Amount \$	
		V/I /	SCETC AND III	ADII ITIES			
This Statement and any applicable su	innorting schedules ma		ASSETS AND LIA		d liabilities are sufficiently inine	d so that the Statement can b	
meaningfully and fairly presented on	a combined basis; other	erwise, separate Statemen	nts and Schedules are requir				
this Statement and supporting sched			ei person also.		Completed	Jointly Not Jointly	
ASSETS	N	Cash or larket Value	iabilities and Pledged Assetutomobile loans, revolving	ts. List the creditor's name, add g charge accounts, real estate	dress and account number for a loans, alimony, child suppo	all outstanding debts, including rt, stock pledges, etc. Us	
Description Cash deposit toward		c		sary. Indicate by (*) those liabili			
Cash deposit toward purchase held by:	\$	-		ILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance	
		N	Name and address of Compa		\$ Payment/Months	\$	
List checking and savings a	ccounts below						
Name and address of Bank, S&L, or	Credit Union						
		<u> </u>	N4				
		-	Acct. no. Name and address of Compa	any	\$ Payment/Months	\$	
Acct. no.	\$		and address of Comp.	,	φ r aymonemonus	Ť	
Name and address of Bank, S&L, or							
			Acct. no.				
A	1.		Name and address of Compa	any	\$ Payment/Months	\$	
Acct. no. Name and address of Bank, S&L, or 0	\$ Credit Union						
and dedices of Dalik, Ook, Of t	an onion						
		A	Acct. no.				
	1		Name and address of Compa	any	\$ Payment/Months	\$	
Acct. no.	\$						
Name and address of Bank, S&L, or	Credit Union						
			Acct. no.				
		-	Name and address of Compa	any	\$ Payment/Months	\$	
Acct. no.	\$						
Stocks & Bonds (Company name/number description)	\$						
		_			-		
			Acct. no.		¢ Doumout/Mariet	e e	
Life insurance net cash value	\$		Name and address of Compa	any	\$ Payment/Months	\$	
Face amount: \$	l ^φ						
Subtotal Liquid Assets	\$						
Real estate owned (enter market value from schedule of real estate owned)	se \$		Acct. no.				
Vested interest in retirement fund	\$		Name and address of Compa	any	\$ Payment/Months	\$	
Net worth of business(es) owned (attach financial statement)	\$						
· ,							
Automobiles owned (make and year)	\$						
		-	Neet no				
		-	Acct. no. Alimony/Child Support/Sepa	rate Maintenance	\$		
Other Assets (itemize)	\$	ŕ	Payments Owed to:		Ť		
, ,		J	lob-Related Expense (child of	care, union dues, etc.)	\$		

Total Monthly Payments

Total Liabilities b.

Net Worth (a minus b)

Total Assets a.

						D-12413D-1250122-11-5911-11-11-11-11-1			***************************************	*********		
Saladala of Barl Fatata Garage						LITIES (cont						
Schedule of Real Estate Owned (If additional properties are of Property Address (enter S if sold, PS if pending sale or R if rental being held for income)			Type of Property	inuation sheet.) Present Market Value		Amount of Mortgages & Lie	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc	. Rei	Net Rental Income	
				\$		\$	s	s	\$	\$		
				Ф		4	•	ų.	Ф	Ф		
		<u> </u>							-			
			Totals	\$		\$	\$	\$	\$	\$		
List any additional names under which credit has pr	eviously been r	eceiv			editor name		ber(s):	1 *	1 +	1.7		
Alternate Name			(Creditor Name				Acc	ount Number			
VII. DETAILS OF TR	ANSACT	101	•			VI	I. DECLARA	TIONS				
a. Purchase price	\$			If you ans	wer "Yes"	to any questions a th	rough i, please		Borro	wer	Co-Borrower	
b. Alterations, improvements, repairs				use contin	iuation sne	et for explanation.			Yes	No	Yes No	
c. Land (if acquired separately)				a. Are the	ere any out	standing judgments	against you?		빌	Ц	ᄖᆛ	
d. Refinance (incl. debts to be paid off)				b. Have y	ou been de	eclared bankrupt with	in the past 7 years?		片	Ц	旧	
e. Estimated prepaid items				c. Have y	ou had pro	pperty foreclosed upo	n or given title or dee	d in lieu	Ц	ш	╽╙╙	
f. Estimated closing costs						o a lawsuit?						
g. PMI, MIP, Funding Fee h. Discount (if Borrower will pay)				e. Have y	ou directly	or indirectly been of	oligated on any loan v	hich resulted in				
i. Total costs (add items a through h)							oreclosure, or judgme ne mortgage loans, S					
j. Subordinate financing				improv any m	ement loar ortgage, fi	ns, educational loans inancial obligation, l	, manufactured (mob oond, or loan guarar	le) home loans, itee. If "Yes,"				
k. Borrower's closing costs paid by Seller				provid case n	e details, i umber, if a	ncluding date, name ny, and reasons for t	and address of Lend ne action.)	ler, FHA or VA	_		l	
I. Other Credits (explain)					f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?					Ш	$ \Box \Box$	
							e preceding question			_	1	
				g. Are yo	u obligated	to pay alimony, chil	d support, or separate	maintenance?	片	H	l님님	
m. Loan amount (exclude PMI, MIP,				h. Is any	part of the	down payment borre	owed?		片	旹	ᅢᅢ	
Funding Fee financed)				i. Are yo	u a co-mak	er or endorser on a r	iote?		ш	ш		
n. PMI, MIP, Funding Fee financed				i Araum	نه ۱۱۶ من					П	п п	
o. Loan amount (add m & n)				1	u a U.S. ci	nent resident alien?			H	H	┟╁╁	
				-			as your primary resid	ence?	Ħ	Ħ	lΠΠ	
				If "Yes	s", complet	e question m below.				_		
 p. Cash from/to Borrower (subtract j,k,l & o from i) 				m. Have you had an ownership interest in a property in the last three years?					Ц	Ц	╽╜╜	
5 H5H1 I)				(1) Wha	(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 by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?								
IX. ACKNOWLEDGMENT AND AGRE								_				
Each of the undersigned specifically represents to L that: (1) the information provided in this application	Lender and to L on is true and co	ende: orrect	r's actual or pot t as of the date	ential agents, set forth oppo	brokers, prosite my sign	ocessors, attorneys, gnature and that any	insurers, servicers, s intentional or neglige	uccessors and ass nt misrepresentati	signs and agrees a ion of this inform	and ac ation	knowledge contained	
this application may result in civil liability, including criminal penalties including, but not limited to, fine												
criminal penalties including, but not limited to, fine "Loan") will be secured by a mortgage or deed of t this application, are made for the purpose of obtain retain the original and/or an electronic record of rely on the information contained in the application should change prior to closing of the Loan; (8) in removed the properties of the properties of country and the properties of terms are defined in applicable federal and/or state terms are defined in applicable federal and/or state enforceable and valid as if, a paner version of this are enforceable and valid as if, a near version of this are	rust on the pro ning a residentia	perty I mor	described in the	s application; the property	(3) the pr will be occ	operty will not be us supied as indicated in	ed for any illegal or p this application; (6)	rohibited purpose the Lender, its se	or use; (4) all st ervicers, successo	rs or	ents made assigns ma	
rely on the information contained in the application	n, and I am obl	igate	d to amend and	d/or suppleme	ea; (7) the nt the infor	mation provided in t	his application if any	of the material fa	ors, and assigns acts that I have r	epres	ented here	
remedies that it may have relating to such delinque	ency, report my	nam	ie and account	information to	one or mo	ore consumer reportir	ig agencies; (9) own	ership of the Loar	n and/or administ	ration	of the Loa	
express or implied, to me regarding the property or terms are defined in applicable federal and/or state	the condition of	r valu	ue of the prope	rty; and (11) r	ny transmis	ssion of this applicati le transmission of thi	on as an "electronic r s application containi	ecord" containing	my "electronic si my signature, sha	ignatu	ire" as thosas effective	
enforceable and valid as if a paper version of this ap Acknowledgment. Each of the undersigned hereby	ppiioditori moro	40	or our containing	, ongma m	ittori oigila	taro.						
obtain any information or data relating to the loan,	for any legitima	te bu	siness purpose	through any so	ource, inclu	ding a source named	in this application or	a consumer report	ting agency.	uno a	ppiloation	
Borrower's Signature			Date		Co-Born	rower's Signature			Dat	e		
X					X							
A					^							
X.	INFORM	IAI	ION FOR	GOVER	NMEN	T MONITOR	NG PURPOS	ES			***************************************	
To be Completed by Loan Originator												
Borrower information was provided:					-	rower information wa						
In a face-to-face interview In a telephone interview					In a face-to-face interview In a telephone interview							
By the applicant and submitted by fax or mail					By 1	the applicant and sub	mitted by fax or mail					
☐ By the applicant and submitted via e-mail or th	e internet				∐ Ву 1		mitted via e-mail or th	e internet				
Loan Originator's Signature	·	_	_			\exists	Date	·		_		
Loan Originator's Name (print or type)		Loan	Originator Iden	tifier		L	oan Originator's Phor	e Number (includi	ng area code)			
							425-670-9600					
Loan Originator Company's Name			Origination Cor	npany Identifie	er	Į.	oan Origination Comp 3500 188th St S		vnnwood \//^	ggn.	37	
Pacific Crest Savings Bank		7	91623				5500 100111313	, Old 3/3, L	y i i i vv o o u , v v A	900	J1	

The purpose of collecting this information is to help ensure that all borrowers are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask borrowers for their demographic information (ethnicity, race, and sex) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race". The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, race, and sex on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Ethnicity: Check one or more Hispanic or Latino Mexican Puerto Rican Cuban Other Hispanic or Latino - Print origin, for example, Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:	Ethnicity: Check one or more Hispanic or Latino Mexican Puerto Rican Cuban Other Hispanic or Latino - Print origin, for example, Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:
□ Not Hispanic or Latino □ I do not wish to provide this information	☐ Not Hispanic or Latino☐ I do not wish to provide this information
Race: Check one or more ☐ American Indian or Alaskan Native - Print name of enrolled or principal tribe:	Race: Check one or more ☐ American Indian or Alaskan Native - Print name of enrolled or principal tribe:
Asian Asian Indian Chinese Filipino Japanese Korean Vietnamese Other Asian - Print race, for example, Hmong, Laotian, Thai, Pakistani, Cambodian, and so on:	Asian Asian Indian Chinese Filipino Japanese Korean Vietnamese Other Asian - Print race, for example, Hmong, Laotian, Thai, Pakistani, Cambodian, and so on:
□ Black or African American □ Native Hawaiian or Other Pacific Islander □ Native Hawaiian □ Guamanian or Chamorro □ Samoan □ Other Pacific Islander - Print race, for example, Fijian, Tongan, and so on:	☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan ☐ Other Pacific Islander - Print race, for example, Fijian, Tongan, and so on:
☐ White ☐ I do not wish to provide this information	☐ White ☐ I do not wish to provide this information
Sex: ☐ Female ☐ Male ☐ I do not wish to provide this information	Sex: ☐ Female ☐ Male ☐ I do not wish to provide this information
To Be Completed by Financial Institution (for an application taken in per	son):
Was the ethnicity of the borrower collected on the basis of visual observation or surname? ☐ Yes ☐ No	Was the ethnicity of the co-borrower collected on the basis of visua observation or surname? ☐ Yes ☐ No
Was the race of the borrower collected on the basis of visual observation or surname? ☐ Yes ☐ No	Was the race of the co-borrower collected on the basis of visual observation or surname? ☐ Yes ☐ No
Was the sex of the Borrower collected on the basis of visual observation or surname? ☐ Yes ☐ No	Was the sex of the co-Borrower collected on the basis of visual observation or surname? ☐ Yes ☐ No

	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		×	