To be completed by the Lender:
Lender Loan No./Universal Loan Identifier B.01 / B.03 Agency Case No. B.02

Uniform Residential Loan Application — Lender Loan Information
This section is completed by your Lender.

L1. Property and Loan Information

Community Property State
L1.1 At least one borrower lives in a community property state.
L1.2 The property is in a community property state.

Transaction Detail
L1.3.1 Conversion of Contract for Deed or Land Contract
L1.3.2 Renovation
L1.3.3 Construction-Conversion/Construction-to-Permanent
L1.3.3.1 Single-Closing  Two-Closing
Construction/Improvement Costs $L1.4
Lot Acquired Date L1.5 / / (mm/dd/yyyy)
Original Cost of Lot $L1.6

Project Type
□ Condominium □ Cooperative □ Planned Unit Development (PUD) □ Property is not located in a project

Refinance Type L1.7
□ No Cash Out □ Limited Cash Out □ Cash Out

Refinance Program L1.8
□ Full Documentation □ Interest Rate Reduction □ Streamlined without Appraisal □ Other L1.8.1

Energy Improvement
□ Mortgage loan will finance energy-related improvements.
□ Property is currently subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through property taxes (e.g., the Property Assessed Clean Energy program).

L2. Title Information

Title to the Property Will be Held in What Name(s):
L2.1

For Refinance: Title to the Property is Currently Held in What Name(s):
L2.2

Estate Will be Held in L2.3
□ Fee Simple □ Leasehold Expiration Date L2.3.1 / / (mm/dd/yyyy)

Manner in Which Title Will be Held L2.4
□ Sole Ownership □ Joint Tenancy with Right of Survivorship
□ Life Estate □ Tenancy by the Entirety
□ Tenancy in Common □ Other

Trust Information L2.5
□ Title Will be Held by an Inter Vivos (Living) Trust
□ Title Will be Held by a Land Trust

Indian Country Land Tenure L2.6
□ Fee Simple On a Reservation
□ Individual Trust Land (Allotted/Restricted)
□ Tribal Trust Land On a Reservation
□ Tribal Trust Land Off Reservation
□ Alaska Native Corporation Land

L3. Mortgage Loan Information

Mortgage Type Applied For L3.1
□ Conventional □ USDA-RD
□ FHA □ VA □ Other: L3.1.1

Terms of Loan
Note Rate L3.2 %
Loan Term L3.3 (months)

Amortization Type L3.5
□ Fixed Rate □ Other (explain): L3.5.1
□ Adjustable Rate

If Adjustable Rate:
Initial Period Prior to First Adjustment L3.6 (months)
Subsequent Adjustment Period L3.7 (months)

Mortgage Lien Type L3.4
□ First Lien □ Subordinate Lien

Loan Features
L3.8 □ Balloon / Balloon Term L3.8.1 (months)
L3.9 □ Interest Only / Interest Only Term L3.9.1 (months)
L3.10 Negative Amortization
L3.11 □ Prepayment Penalty / Prepayment Penalty Term L3.11.1 (months)
L3.12 □ Temporary Interest Rate Buydown / Initial Buydown Rate L3.12 %
L3.13 □ Other (explain):

Proposed Monthly Payment for Property
First Mortgage (P & I) $L3.14.1
Subordinate Lien(s) (P & I) $L3.14.2
Homeowner’s Insurance $L3.14.3
Supplemental Property Insurance $L3.14.4
Property Taxes $L3.14.5
Mortgage Insurance $L3.14.6
Association/Project Dues (Condo, Co-Op, PUD) $L3.14.7
Other $L3.14.8
TOTAL $L3.14

Borrower Name(s): 1a.1.1, 1a.1.2, 1a.1.3, 1a.1.4

Uniform Residential Loan Application — Lender Loan Information
Freddie Mac Form 65 • Fannie Mae Form 1003
Effective Date TBD
### L4. Qualifying the Borrower – Minimum Required Funds or Cash Back

#### DUE FROM BORROWER(S)

<table>
<thead>
<tr>
<th>A. Sales Contract Price</th>
<th>$L4.1</th>
</tr>
</thead>
<tbody>
<tr>
<td>B. Improvements, Renovations, and Repairs</td>
<td>$L4.2</td>
</tr>
<tr>
<td>C. Land (if acquired separately)</td>
<td>$L4.3</td>
</tr>
<tr>
<td>D. For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction <em>(See Table 3a. Property You Own)</em></td>
<td>$L4.4</td>
</tr>
<tr>
<td>E. Credit Cards and Other Debts Paid Off <em>(See Table 2c. Liabilities — Credit Cards, Other Debts, and Leases that You Owe)</em></td>
<td>$L4.5</td>
</tr>
<tr>
<td>F. Borrower Closing Costs <em>(including Prepaid and Initial Escrow Payments)</em></td>
<td>$L4.6</td>
</tr>
<tr>
<td>G. Discount Points</td>
<td>$L4.7</td>
</tr>
<tr>
<td><strong>H. TOTAL DUE FROM BORROWER(s) (Total of A thru G)</strong></td>
<td>$L4.8</td>
</tr>
</tbody>
</table>

#### TOTAL MORTGAGE LOANS

<table>
<thead>
<tr>
<th>I. Loan Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loan Amount Excluding Financed Mortgage Insurance <em>(or Mortgage Insurance Equivalent)</em></td>
</tr>
<tr>
<td>Financed Mortgage Insurance <em>(or Mortgage Insurance Equivalent)</em> Amount</td>
</tr>
<tr>
<td>**J. Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing <em>(See Table 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing)</em></td>
</tr>
<tr>
<td><strong>K. TOTAL MORTGAGE LOANS (Total of I and J)</strong></td>
</tr>
</tbody>
</table>

#### TOTAL CREDITS

| L. Seller Credits *(Enter the amount of Borrower(s) costs paid by the property seller)* | $L4.12 |
| M. Other Credits *(Enter the sum of all other credits — Borrower Paid Fees, Earnest Money, Employer Assisted Housing, Lease Purchase Fund, Lot Equity, Relocation Funds, Sweat Equity, Trade Equity, Other)* | $L4.13 |
| **N. TOTAL CREDITS (Total of L and M)** | $L4.14 |

#### CALCULATION

| **TOTAL DUE FROM BORROWER(s) (Line H)** | $L4.8 |
| **LESS TOTAL MORTGAGE LOANS (Line K) AND TOTAL CREDITS (Line N)** | $L4.11 + L4.14 |
| **Cash From/To the Borrower (Line H minus Line K and Line N)** *Note: This amount does not include reserves or other funds that may be required by the Lender to be verified.* | $L4.15 |