Credit Union Member

Credit Union Name:

Have you spoken with a CU representative regarding this application? Name: Uniform Residential Loan Application

applicable. 0	Co-Borrower in	d to be complete formation must a bouse) will be us	also be p	rovide	d (and the	appropriate b	ox che	ecked) wh	hen 🗀	the inc	ome or asse	ets of a	person ot	her thai	n the "B	orrower
•	,	liabilities must b ower is relying o							, ,		, ,	, ,	. ,	located	in a co	mmunity
				I. TYI	PE OF MO	ORTGAGE A										
Mortgage Applied for:	∐VA □FHA	☐ Conventiona☐ USDA/Rural Housing Ser		Other	(explain):		Ager	icy Case	Numb	er		Lender	Case Nu	mber		
Amount \$		Interest Rate	% No	o. of Mo	onths	Amortization Type:	_	Fixed Ra GPM	ate	□ o	ther (explain RM (type):):				
				PROP	ERTY INF	ORMATION	INA N	PURP	OSE (OF LO	AN				l	
Subject Prop	perty Address	(street, city, stat	e, ZIP)												No.	of Units
Legal Descr	iption of Subje	ct Property (atta	ch desc	ription	if necessa	ry)									Year B	uilt
Purpose of L	Loan Purch		uction uction-P	erman		her (explain):				perty v Primar	vill be: y Residence	Seco	ndary Re	esidence	 e□ Inv	estment
•		struction or co		•			4 \ / = l		1/1-	\ 0 4	- f l		 - 4 - 1 / -			
Year Lot Acquired	Original Cost		mount E	=xistin(g Liens	(a) Present	t value	e of Lot	a)) Cost (of Improvem	ents	Total (a-	FD)		
Commission to	\$	\$ in a rafinance				\$			\$				\$			
Year Acquired	Original Cost	is a refinance l	oan. Amount E	Existinç	g Liens	Purpose of	Refin	ance			Describe II	mproven	nents 🗆] made	□ to b	oe made
Title will be l	\$ held in what N	\$ smo(s)	; 						Manr	oor in w	Cost: \$	l ha hala	1	Estat	o will be	e held in
Title will be i	neiu in what iv	ame(s)							IVIAIII	iei iii w	men me wi	i be neic	l	□ F	ee Simp	ole
Source of Do	own Payment,	Settlement Cha	rges and	d/or Su	bordinate	Financing (ex	(plain)								easehol how expir	d ration date
		Borrower			III. BC	RROWER	INFO	RMATIC	ON		Co-	Borrow	/er			
Borrower's N	Name (include	Jr. or Sr. if appli	cable)				Со-В	orrower's	s Name	e (inclu	de Jr. or Sr. i	f applica	ible)			
Social Securit	ty Number Hon	ne Phone (incl. are							Numbe	er Home	Phone (incl.					
Married Separate		d (include single, widowed)	Depend no.	lents (n	ot listed by	Co-Borrower)		arried eparated			(include single ridowed)	e, Depe	ndents (n	ot listed ages	oy Borro	wer)
Mailing Add	ress, if differer	it from Present <i>I</i>	Address				Maili	ng Addre	ess, if d	lifferent	from Preser	nt Addres	ss			
	at present add ress (street, ci	tress for less the ty, state, ZIP)	oan two □Ov		Rent	No. Yrs.	Form			eet, city	v, state, ZIP)			Rent _		No. Yrs.
Name & Add	dress of Emplo	Borrower	Self Em	nploved		PLOYMENT his job		ORMATI e & Addr		Employ		Borrow Self F	rer Employed	Yrs. o	n this jo	b
					Yrs. emp	oloyed in this ork/profession	n n							Yrs. e	mployed work/pi	d in this rofessior
Position/Title	e/Type of Busi	ness	Busi	ness P	hone (incl.	area code)	Posit	ion/Title/	Туре о	of Busin	ess	Bu	siness P	hone (ir	ıcl. area	a code)
		osition for less					yed ii	n more tl	han on	ie posii	ion, comple	ete the f	ollowing			
Name & Add	dress of Emplo	yer	Self En	nployed	Dates (fr	om-to)	Nam	e & Addr	ess of	Employ	er	Self E	Employed	Dates	(from-to	0)
					Monthly \$	Income								Month \$	lly Incor	ne
Position/Title	e/Type of Busi	ness	Busi	ness P	hone (incl.	area code)	Posit	ion/Title/	Туре о	of Busin	ess	Bu	siness P	hone (in	cl. area	code)
Name & Add	dress of Emplo	yer	Self En	nployed	Dates (fr	om-to)	Nam	e & Addr	ess of	Employ	er	Self E	Employed	Dates	(from-to	0)
					Monthly \$	Income	1							Month	ly Incon	ne
Position/Title	e/Type of Busi	ness	Busi	ness P	hone (incl.	area code)	Posit	ion/Title/	Туре о	f Busin	ess	Bu	siness P	hone (in	cl. area	code)

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,				Homeowner Assn. Dues				
see the notice in "describe other income," below)				Other:				
Total	\$	\$	\$	Total	\$	\$		

. , , ,	· · · · · · · · · · · · · · · · · · ·	t, or separate maintenance income need not be reveal rrower (C) does not choose to have it considered for	ed if the	
B/C				Monthly Amount
				\$
		VI. ASSETS AND LIABILITIES		
joined so that the Statement can be mear	ingfully and fairly present	completed jointly by both married and unmarried Co-born ted on a combined basis; otherwise, separate Statement oporting schedules must be completed about that spo	s and Schedules are requise also.	
ASSETS Description Cash deposit toward purchase held by	Cash or Market Value	Liabilities and Pledged Assets. List the creditor's nan debts, including automobile loans, revolving charge acceptock pledges, etc. Use continuation sheet, if necessar	counts, real estate loans	, alimony, child support,
ous.ii uupuon tomana paronasso nota sy	14	satisfied upon sale of real estate owned or upon refinal	Monthly Payment &	erty. Unpaid Balance
List checking and savings accounts	helow	Name and address of Company	Months Left to Pay \$ Payment/Months	
Name and address of Bank, S&L, or C		- INAME and address of Company	Tayment/wonths	Ψ
		Acct. no.		
Acct. no.	\$	Name and address of Company	\$ Payment/Months	 \$
Name and address of Bank, S&L, or C	'			
	1.	Acct. no.		
Acct. no. Name and address of Bank, S&L, or C	\$	Name and address of Company	\$ Payment/Months	\$
		Acct. no.		
Acct. no.	\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or C	redit Union	Acct. no.		
Acct. no.	\$	Name and address of Company	\$ Payment/Months	\$
Stocks & Bonds (Company name/ number & description)	\$			
		Acct. no. Name and address of Company	\$ Payment/Months	 \$
Life insurance net cash value	\$	Ivalite and address of Company	T aymenowonus	Ψ
Subtotal Liquid Assets	\$	-		
Real estate owned (enter market value	,	Acct. no.		
from schedule of real estate owned)		Name and address of Company	\$ Payment/Months	\$
Vested interest in retirement fund	\$	4		
Net worth of business(es) owned (attach financial statement)	\$			
Automobiles owned (make and year)	\$	Acct. no.		
		Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
Other Assets (itemize)	\$			
		Job Related Expense (child care, union dues, etc.)	\$	
		Total Monthly Payments	\$	
Total Assets a.	\$	Net Worth (a minus b) \$	Total Liabilities b.	\$

				,				
Cahadula - 5 Da 1 T 1 1 2	d/if addition 1	VI. ASSETS ANI		(cont.)				
Schedule of Real Estate Owne		1	•	_	 	Insuran	/	A1 /
Property Address (enter S if sold or R if rental being held for income			Amount of lortgages & Liens	Gross Rental Income	Mortgage Payments	Maintena Taxes & I		Net Rental Income
<u> </u>	-, -,				.,			
		\$ \$		\$	\$	\$	\$	j
							-	
	To	tolo (¢		œ.	•	œ	a	
List any additional names und		tals \$ \$ viously been received	d and indicate an	[⊅] propriate credit	or name(s) and	account	numbe	r(s):
Alternate Name	or minor or our mad pro	Creditor Name	a anna manadada ap	propriate ereal.	` '	count Nur		. (-).
7 itomato Hamo		Ground Hamo			7.00	ocum rum	11001	
VII. DETAILS OF	TRANSACTION	If you analyse !!			LARATIONS	ination		
a. Purchase price	. \$	sheet for expla	'yes" to any quest nation.	ions a through i,	please use conti	_		er Co-Borrower
b. Alterations, improvements, re	pairs						Yes No	Yes No
c. Land (if acquired separately)	-:		y outstanding judgn				ᆜ늗	
d. Refinance (incl. debts to be particular)	aid off)		en declared bankru		•]
e. Estimated prepaid items			d property foreclose	ed upon or given t	itle or deed in lieu	thereof		1
f. Estimated closing costs		in the last 7 y						
g. PMI, MIP, Funding Fee		d. Are you a pa		oon ohlim=t=-l	any loon white	ultod !		
h. Discount (if Borrower will pay)			ectly or indirectly be transfer of title in lie	_	=	uitea in		'
i. Total costs (add items a thr	ougn n)	(This would incl	ude such loans as hom	ne mortgage loans, SE	A loans, home impro			
j. Subordinate financing	by Coller	obligation, bond	nal loans, manufactured I, or loan guarantee. If	"Yes," provide details	, including date, name			
k. Borrower's closing costs paidl. Other Credits(explain)	by Seller		der, FHA or VA case nu ently delinquent or	•	•	v Other		
i. Other Credits(explain)		' '	entiy delinquent or ge, financial obligat	•		ıy oui c i		' ''
			letails as described in					
		g. Are you oblig	ated to pay alimon	y, child support, o	r separate mainte	nance?		
		h. Is any part of	the down payment	t borrowed?				
		i. Are you a co-	-maker or endorser	r on a note?				
		j. Are you a U.	S. citizen?				пг	
m. Loan amount	6:	ļ -	rmanent resident a	lien?				
(exclude PMI, MIP, Funding F			nd to occupy the p		primary residenc	e?		
n. PMI, MIP, Funding Fee finance	ced		lete question m below					
o Loan amount (add m & n)			d an ownership inte		,	ears?		
b. Loan amount (add m & n) (1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)?								
p. Cash from/to Borrower			ou hold title to the			_		
(subtract j, k, I & o from i)		1 ' '	your spouse (SP),			_		
	IX.	ACKNOWLEDGME	NT AND AGR	EEMENT				
Each of the undersigned specifically								
and agrees and acknowledges that negligent misrepresentation of this i	:: (1) the information provid information contained in this	ed in this application is t s application may result i	rue and correct as n civil liability, includ	of the date set for ding monetary dan	th opposite my signages, to any pers	gnature and on who ma	ا that ar y suffer	y intentional or any loss due to
reliance upon any misrepresentation of Title 18, United States Code, Sec								
described herein: (3) the property w	ill not be used for any illed	al or prohibited purpose of	or use: (4) all stater	ments made in this	application are m	ade for the	e purpos	e of obtaining a
residential mortgage loan: (5) the application from any source named	in this application, and Len-	der, its successors or ass	signs may retain the	original and/or an	electronic record	of this appl	ication, e	even if the Loan
is not approved; (7) the Lender and obligated to amend and/or supplem								
Loan; (8) in the event that my payr	ments on the Loan become	delinquent, the owner of	r servicer of the Lo	oan may, in additio	n to any other rigl	hts and ren	nedies t	hat it may have
relating to such delinquency, report Loan account may be transferred wi	ith such notice as may be re	equired by law; (10) neith	er Lender nor its ag	jents, brokers, inst	irers, servicers, su	ccessors o	r assign:	s has made any
representation or warranty, express record" containing my "electronic								
transmission of this application cont								
my original written signature. Borrower's Signature		Date	Co-Borrower's S	Signature			Date	
X			X				1	
	V 111505114716				252			
T1 6 11 1 1 6 11 1		N FOR GOVERNM						
The following information is reque opportunity, fairhousing and home								
discriminate neither on the basis of	fthis information, nor on wh	netheryou choose to furr	nishit. Ifyou furnish	the information, p	olease provide bo	thethnicity	andrac	e. Forrace, you
maycheckmorethanonedesigna observationorsurname. Ifyoudor								
all requirements to which the len						assuiciia	tuicuis	Josuicssalisty
BORROWER	sh to furnish this information	ı	CO-BORROWE	ER I do not wis	sh to furnish this in	formation		
Ethnicity: Hispanic o	r Latino Not Hisp	panic or Latino	Ethnicity:	Hispanic o	r Latino	Not Hispa	nic or La	 itino
Race: American I	ndian or Asian	Black or	Race:	American I	ndian or	Asian	В	lack or
Alaska Native African American Alaska Native						frican American		
☐ Native Hav	_			☐ Native Hav] White		
	fic Islander		0-1	Other Paci	_	1		
Sex: Female	☐ Male	t or two	Sex:	Female		Male	doses:	
To be Completed by Interviewer This application was taken by:	Interviewer's Name (prin	ı or type)			dress of Intervie	•	ioyer	
Face-to-face interview	Interviewer's Signature		Date		al Lending, LL0 n Airport Drive,			
Mail				Longmon	t, CO 80503			
☐ Telephone ☐ Internet	Interviewer's Phone Nur	nber (incl. area code)		(P) (720) 4 (F) (720) 4				
·- ·-	l			` , ` =-, '				

Continuation Sheet/Residential Loan Application Agency Case Number: Borrower: Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower. Co-Borrower: Lender Case Number: VI. **ASSETS** AND LIABILITIES Cash or Market Monthly Payment & Unpaid **ASSETS** LIABILITIES Months Left to Pay Value Balance Name and address of Bank, S&L, or Credit Union Name and address of Company \$ Payt./Mos. \$ \$ Acct. No. Acct. no. Name and address of Bank, S&L, or Credit Union Name and address of Company \$ Payt./Mos. \$ Acct. no. \$ Acct. No. \$ Payt./Mos. Name and address of Bank, S&L, or Credit Union Name and address of Company \$ Acct. No. Acct. no. Name and address of Bank, S&L, or Credit Union Name and address of Company \$ Payt./Mos. \$ Acct. no. \$ Acct. No. Name and address of Bank, S&L, or Credit Union Name and address of Company \$ Pavt./Mos. \$ Acct. No. Acct. no. \$ Name and address of Bank, S&L, or Credit Union Name and address of Company \$ Payt./Mos. Acct. no. \$ Acct. No. Name and address of Bank, S&L, or Credit Union \$ Payt./Mos. Name and address of Company \$ \$ Acct. no. Acct. No. Name and address of Bank, S&L, or Credit Union Name and address of Company \$ Payt./Mos. \$ \$ Acct. No. Acct. no. Name and address of Bank, S&L, or Credit Union Name and address of Company \$ Payt./Mos. \$ Acct. no. \$ Acct. No. Name and address of Bank, S&L, or Credit Union \$ Payt./Mos. Name and address of Company \$

Acct. no. \$ Acct. No. 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. Co-Borrower's Signature: Borrower's Signature: Date Date X X Freddie Mac Form 65 01/04 Fannie Mae Form 1003 01/04 CALYX Form 1003 Lnap4ast.frm 01/04 Page 4 of 5

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