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, 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			N. Al	Co-Borrower			-					
				I. TYPE OF M	ORTGAGE A					. O N		
Mortgage Applied for:	□ VA □ FHA	. U	onventional [SD <mark>A</mark> /Rural ousi <mark>n</mark> g Service	Other (explain		Age	ency Cas	e Number	REE	ler Case Nu	mber	
Amount		Intere		o. of Months	Amortizatio	n Type:	Fix	ed Rate	Other (exp	olain):		
\$			%				☐ GP	PM	ARM (type	e):		
				PROPERTY INI	FORMATION	AND PU	RPOSE	OF LOAI	N			
Subject Pro	perty Add	ress (street,	city, state, & ZIF	P)							N	o. of Units
Legal Descr	ription of S	Subject Prop	erty (attach des	cription if necess	ary)						Y	ear Built
Purpose of	=	Purchase Refinance	Construction		Other (explain	n):	F [Property wi	II be: Residence ⊡Se	econdary Re	esidence [Investmen
Complete t	his line if	constructi	on or construct	ion-permanent	loan.			-		•		
Year Lot Acquired	Original	Cost	Amount E	xisting Liens	(a) Present \	/alue of Lot	t ((b) Cost of	Improvements	Total (a+b	o)	
Acquired	\$		\$		\$			\$		\$		
Complete t	this line if Original		finance loan.	xisting Liens	Purpose of F	Pofinance		. Doscrib	e Improvements			74- 6
Acquired	e	0031	\$	Noting Liens	i dipose oi i	Cennance		Cost: \$	e improvements	L.	made _	to be made
Title will be	Ψ held in wh	nat Name(s)					Manne		Title will be held		Estate wi	Il be held in:
		()									☐ Fee S	imple
												ehold(show ion date)
Source of D	own Payn	nent, Settler	nent Charges ar	nd/or Subordinate	e Financing (e	explain)					expirat	ion date)
		Borro		III. Bo	ORROWER			, , ,	Co-Borro			
Borrower's I	Name (inc	lude Jr. or S	Sr. if applicable)			Co-Borro	wer's Nai	me (include	e Jr. or Sr. if appl	icable)		
Social Securi	ity Number	Home Phor	ne (incl. area code)	DOB (mm/dd/yy	yy) Yrs. School	Social Sec	urity Num	ber Home	Phone (incl. area co	ode) DOB (n	nm/dd/yyyy	/) Yrs. School
Married ((includes r	egistered d	omestic partners	Dependents	(not listed by Co-Borrower)	Marrie	d (includ	es register	ed domestic parti	ners) Dep	pendents	(not listed by Borrower)
Unmarrie	ed (include	es single, di	vorced, widowed) No.		Unmarried (includes single, divorced, widowed) No.).	
Separate	ed			Ages		Separated Ages						
Present Add	dress (stre	et, city, stat	e, ZIP/ country)	□Own □ Ren	tNo. Yrs.	rs. Present Address (street, city, state, ZIP/ country) Own Rent No. Yrs						No. Yrs.
Mailing Add	ress, if dif	ferent from	Present Address	3		Mailing Address, if different from Present Address						
				<i>years, comple</i> ☐Own ☐ Ren			ddroop (c	atroot oitu	ototo ZID)		□ Dont	No Vro
Former Add	iress (sire	et, city, state	e, ZIP) [OwnRen	II INO. 115.	Former A	uuress (s	street, city,	State, ZIP)	Own	Rent	No. Yrs.
Former Add	ress (stre	et, city, state	e, ZIP)	□Own □ Ren	it No. Yrs.	Former A	ddress (s	street, city,	state, ZIP)	Own	Rent	No. Yrs.
						<u> </u>	Borrow	er				
Uniform Resid	ential Loan	Application					Co-Bori			Fannie Mae F	orm 1003	7/05 (rev. 6/09)

Borrower			IV. EMPLOYMENT INFORMATION			ON	Co-Borrower			
Name & Address of Em	ployer Self E	Employed	Yrs. on this	job	Name & A	ddress of Employer	Self	Employed	Yrs. on this job	
			Yrs. employ line of work	yed in this deprofession					Yrs. employed in this line of work/profession	
Position/Title/Type of B	usiness	Business P	hone (incl. a	area code)	Position/T	itle/Type of Business		Business	Phone (incl. area code)	
If employed in current	t position for less th	an two year.	s or if curre	ently emplo	ved in mo	re than one position, co	omplete t	the followin	q :	
Name & Address of Em			Dates (from			address of Employer	_	Employed	Dates (from-to)	
		F .	Monthly Inc	come	TO	ACE TE			Monthly Income	
Position/Title/Type of B	usiness	Business P	hone (incl. a	area code)	Position/T	itle/Type of Busin <mark>e</mark> ss		Business	Phone (incl. area code)	
Name & Address of Em	ployer Self E	Employed	Dates (from	n-to)	Name & A	ddress of Employer	Self	Employed	Dates (from-to)	
			Monthly Inc	come					Monthly Income	
Position/Title/Type of B	usiness	Business P	hone (incl. a	area code)	Position/T	itle/Type of Business		Business	Phone (incl. area code)	
Name & Address of Em	ployer Self E	Employed	Dates (from	n-to)	Name & A	ddress of Employer	Self	Employed	Dates (from-to)	
			Monthly Inc						Monthly Income \$	
Position/Title/Type of B	usiness	Business P	hone (incl. a	area code)	Position/T	itle/Type of Business		Business	Phone (incl. area code)	
Name & Address of Em	ployer Self E	Employed	Dates (from	n-to)	Name & A	ddress of Employer	Self	Employed	Dates (from-to)	
			Monthly Inc \$						Monthly Income \$	
Position/Title/Type of B	usiness	Business P	hone (incl. a	area code)	Position/T	itle/Type of Business		Business	Phone (incl. area code)	
	V. MON	THLY INCOM	IE AND CO	MBINED H	OUSING EX	(PENSE INFORMATION				
Gross Monthly Income	Borrower		orrower	То	otal	Combined Monthly Housing Expense	Pr	esent	Proposed	
Base Empl. Income*	\$	\$		\$		Rent	\$			
Overtime						First Mortgage (P&I)			\$	
Bonuses						Other Financing (P&I)				
Commissions Divide a de //accept						Hazard Insurance				
Dividends/Interest Net Rental Income						Real Estate Taxes Mortgage Insurance				
Other (before completing,						Homeowner Assn. Dues				
see the notice in "describe other income," below)						Other:				
Total	\$	\$		\$		Total	\$		\$	
	<u> </u>		ovide addition		entation suc	ch as tax returns and fina		ements.	<u> </u>	
Describe Other Income						ome need not be revealed have it considered for re		is Ioan.		
B/C									Monthly Amount	
									\$	
Uniform Residential Loan A	nnlication					Borrower		Fannie Mae	Form 1003 7/05 (rev. 6/09)	

1/1	ASSETS	AND	LIADII	ITIES
VI	A55-15		IIAKII	1111-2

This Statement and any applicable supporting schedules may be comp	pleted jointly by both married and unmarried Co-borrowers if their assets and liabilities are su	fficiently joined
so that the Statement can be meaningfully and fairly presented on a c	combined basis; otherwise, separate Statements and Schedules are required. If the Co-Bo	rrower section
was completed about a non-applicant spouse or other person, this Sta	atement and supporting schedules must be completed by that spouse or other person also.	
	Completed Jointly	Not Jointly
•	•	

Description Cash or Market Value				Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support,							
Cash deposit toward purchase held by:	\$			stock pledges, etc. Use continuation sheet, if necessary. In satisfied upon sale of real estate owned or upon refinancing					y (*) those l	iabilitie	
paronass nota by:				satisfied upo	LIABIL		owned or upon rei	Monthly Pa	ayment &		paid Balance
List checking and savings account	s belo	w		Name and	address of Co	mpan	y	\$ Payment/		\$	
Name and address of Bank, S&L, or 0	Credit	Union				•	,			·	
				Acct. no.	11 - 10		T			•	
Acct. no.	\$	Z/A	34.5	Name and	address of Co	mpan	CHE I	\$ Payment/	Months	\$	
Name and address of Bank, S&L, or (Credit	Union		Acct. no.	A P	I	T A	L			
A a a t	•			Name and	address of Co	mpan	У	\$ Payment/	Months	\$	
Acct. no. Name and address of Bank, S&L, or 0	\$ Credit	Union									
				Acct. no.							
Aget no	· ·			Name and	address of Co	mpan	y	\$ Payment/	Months	\$	
Acct. no. Stocks & Bonds (Company	\$ \$										
name/number description)	•										
				Acct. no.				_			
					address of Co	mpan	у	\$ Payment/	Months	\$	
Life insurance net cash value	\$										
Face amount: \$	•										
Subtotal Liquid Assets											
<u>`</u>	_			Acct. no. Name and	address of Co	V	\$ Payment/	Months	\$		
Real estate owned (enter market value from schedule of real estate owned)	Ψ							* * * * * * * * * * * * * * * * * * *			
Vested interest in retirement fund	\$										
Net worth of business(es) owned (attach financial statement)	\$			Acct. no.			_				
Automobiles owned (make and year)	\$				nild Support/So	e	\$				
				Maintenand	Alimony/Child Support/Separate Maintenance Payments Owed to:						
Other Assets (itemize)	\$			Job-Relate	d Expense (ch	ild care	e, union dues, etc	;.) \$			
				Total Mont	thly Payment		\$		1		
Total Assets a.	\$			Net Worth (a minus b)	=>	\$		Total Liabi	lities b.	\$	
Schedule of Real Estate Owned (if add Property Address (enter S if sold, PS	if pend		Type of	wned, use cont	Amount	of	Gross	Mortgage	Insura Mainter	ance,	Net
sale or R if rental being held for incon	ie)	I	Property	Market Value	iviortgages 8	Liens	Rental Income	Payments	Taxes 8	IVIISC.	Rental Income
				\$	\$		\$	\$	\$		\$
			Totals	\$	\$		\$	\$	\$		\$
List any additional names under which Alternate Name	credit	has p	reviously b	een received an Creditor Name		ropria	te creditor name(number(s)		
Uniform Residential Loan Application Freddie Mac Form 65 7/05 (rev. 6/09)				D	age 3		rower				03 7/05 (rev. 6/ 03.frm (09/2013)

VII. DETAILS OF TRANSACTION VIII. DECLARATIONS									
a. Purchase pric	е	\$	If you answer "	Yes" to any questic	ons a through i,	Borro	wer	Со-Во	rrower
b. Alterations, im	provements, repairs		-	tinuation sheet for	•	Yes	No	Yes	No
c. Land (if acqui	red separately)		1	outstanding judgme	ents against you? It within the past 7 years?		HI	Н	
d. Refinance (inc	cl. debts to be paid off)		1	•	d upon or given title or deed in lieu	u thereof	HI	H	\vdash
e. Estimated pre	paid items		in the last 7 y		a apon or given the or acca in not	u 11101001		ш	ш
f. Estimated clos	sing costs		d. Are you a par	rty to a lawsuit?					
g. PMI, MIP, Fur	-				en obligated on any loan which re-	sulted in			
h. Discount (if Bo	,				i of foreclosure, or judgment? mortgage loans, SBA loans, home imp	provement			
	dd items a through h)		loans, educational	loans, manufactured	(mobile) home loans, any mortgage 'es," provide details, including date, na	, financial			
j. Subordinate fi	•				er, if any, and reasons for the action.)	amo, and			
k. Borrower's clo	esing costs paid by Seller (explain)		loan, mortgag	ge, financial obligatio	n default on any Federal debt or a on, bond, or loan guarantee?	ny other			
					he preceding question.		-		
	7				, child support, or separate mainte	enance?	HI	Н	
				the down payment be maker or endorser of		님	HI	H	Н
				A	A.L.	📙			
			j. Are you a U.		nn?		HI	Н	
				rmanent resident alie	operty as your primary residen	ce?	HI	H	Н
m I can amount	(exclude PMI. MIP.			ete question m below.	operty as your primary resident	ce:	니	ш	Ш
Funding Fee f			m. Have you had	d an ownership intere	est in a property in the last three y	years?			
n. PMI, MIP, Fur	nding Fee financed				own-principal residence (PR),				
o. Loan amount	(add m & n)			ome (SH), or investm	nent property (IP)? ome-solely by yourself (S),				
p. Cash from/to o from i)	Borrower (subtract j, k, I &		1 ' '		or jointly with another person (O)?	?			
		IX. ACKI	NOWLEDGEME	NT AND AGREE	MENT				
misrepresentation th Code, Sec. 1001, et property will not be u property will be occu or not the loan is ap I am obligated to an Loan; (8) in the ever have relating to such account may be tran tion or warranty, exp my "electronic signa containing a facsimil Acknowledgement. contained in this ap or a consumer repo Right to Receive (Creditor a written re on this application, If you would like a c Borrower's Signa X The following inforr	at I have made on this application seq.; (2) the loan requested puissed for any illegal or prohibite pied as indicated in this application over the pied as indicated in this application over the pied as indicated in this application of the pied and/or supplement the into that my payments on the Loudelinquency, report my name sferred with such notice as maress or implied, to me regardin ture, "as those terms are defied in the pied and the pied	tion, and/or in criminarsuant to this applica do purpose or use; (4 ation; (6) the Lender agents, brokers, insuformation provided in an become delinque and account information by be required by law go the property or the ned in applicable feereby acknowledge ereby acknowledge enation or data relative the right to a copy Creditor has provide on. Mortga FORMATION FOE dedral Government	al penalties including, ation (the "Loan") will I ol all statements made, its servicers, succes urers, servicers, succes urers, servicers, succes urers, servicers, succes in this application if a ent, the Lender, its setion to one or more core, (10) neither Lender condition or value of deral and/or state law and valid as if a paper is that any owner of ng to the Loan, for a coff the appraisal repeated. Creditor must hear ge Tree Capital In Date DR GOVERNME for certain types of	but not limited to, fine be secured by a morto be secured by a morto in this application are sors or assigns may resors and assigns may ny of the material fact receivers, successors, consumer credit reportinor its agents, brokers the property; and (11) vs (excluding audio a er version of this applit the Loan, its service any legitimate purposort used in connection from us no later that the condition of the consumer of the consumer service and the consumer services of	Park Circle Suite 158 Elk Cignature	e provisions of T y described in the y described in the nice record of this tion contained in should change pother rights and pan and/or admit assigns has me as an "electronimite transmission y original written y verify or reve a source name. To obtain a coldies me/us about Grove, CA 95	tle 18, s application or to application or to application or to the application of the application of the signal or to the signal or to the signal or to the application of the signal or to the application of the application of the application or to the application	Unitedication to united the loan. United the loan. United the loan. United the loan of the	d States; (3) the; (3) the; (5) thee whether whether ion, and g of the at it may he Loan essentanianing lication rmation olication t send taken
not discriminate eith may check more the observation and su material to assure t	ner on the basis of this inform an one designation. If you do rname if you have made this hat the disclosures satisfy all	ation, or on whethe not furnish ethnicit application in perso requirements to wh	r you choose to furni y, race, or sex, unde n. If you do not wish	sh it. If you furnish the rederal regulations to furnish the inform to furnish the inform the informal reduced in the reduced	he information, please provide bot s, this lender is required to note th nation, please check the box below le state law for the particular type	th ethnicity and e information o w. (Lender mus of loan applied	race. n the l st revi	For ra	ice, you of visual
BORROWER	I do not wish to furnish this	_		CO-BORROWER					
Ethnicity:		☐ Not Hispanic or L	_	Ethnicity:		Not Hispanic or	_		
Race:	American Indian or Alaska Native Native Hawaiian or Other	Asian Pacific Islander	」Black or African American	Race:	American Indian or Alaska Native Native Hawaiian or Other Page	Asian	」Blad Afrid Whi⊓	an Am	nerican
Sex:		Male		Sex:		Male			
-	I by Loan Originator:	IVIAIC		Jex.		iviale			
This information wa In a face-to-face In a telephone	s provided: ce interview		and submitted by fax and submitted via e-						
Loan Originator's S		by the applicant i	and Submitted via e-	man or the internet	Date				
X	-								
Loan Originator's N	ame (print or type)		Loan Originator	Identifier	Loan Originator's Phone Nu	umber (includin	garea	code))
Loan Origination Community Mortgage Tree (P) 888.740.303	Capital Inc 7 (F) 707.398.3477		n Company Identifier	9281 Office Park Circle Elk Grove, CA 95758			7/05 /		

Borrower Signature Authorization

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

q. (II USDAVFIIIHA).	oum ation	
rt I - General Inf	ormation	
Borrower(s)		2. Name and address of Lender/Broker
		Mortgage Tree Capital Inc
		9281 Office Park Circle Suite 158
		Elk Grove, CA 95758
		TEL: 888.740.3037 FAX: 707.398.3477
Date	4. Loan Number	
	7.8 3.8	MORTGAGE REF
	*	THORIGINAL TILL
art II - Borrower	Authorization	
he Lender/Broker nortgage and lan	to order a consumer credit ndlord references. It is unde	are needed to process my mortgage loan application. I further authout report and verify other credit information, including past and presentation that a copy of this form will also serve as authorization only to be used in the processing of my application for a mortgage
Borrower		Date
Borrower		Date

Borrowers' Certification and Authorization

CERTIFICATION

The	e Undersigned certify the following:
1.	I/We have applied for a mortgage loan through Mortgage Tree Capital Inc
	for the loan, I/We completed a loan application containing various information on the purpose of the
	loan, the amount and source of the down payment, employment and income information, and the assets
	and liabilities. I/We certify that 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. MORTGAGE TREE
2.	I/We understand and agree that Mortgage Tree Capital Inc reserves the right to
	change the mortgage loan review processes to a full documentation program. This may include verifying
	the information provided on the application with the employer and/or the financial institution.
3.	I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to
	knowingly make any false statements when applying for this mortgage, as applicable under the
	provisions of Title 18, United States Code, Section 1014.
	AUTHORIZATION TO RELEASE INFORMATION
То	Whom It May Concern:
1.	I/We have applied for a mortgage loan through Mortgage Tree Capital Inc . As part of
	the application process, <u>Mortgage Tree Capital Inc</u> and the mortgage guaranty insurer
	(if any), 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 Mortgage Tree Capital Inc and to any investor to
	whom Mortgage Tree Capital Inc may sell my mortgage, any and all information and
	documentation that they request. Such information includes, but is not limited to, employment history
	and income; bank, money market and similar account balances; credit history; and copies of income tax
	returns.
3.	Mortgage Tree Capital Inc or any investor that purchases the mortgage may address
	this authorization to any party named in the loan application.
4.	A copy of this authorization may be accepted as an original.
 Bor	rower Date
	
Co-	Borrower Date

ESIGN DISCLOSURES AND CONSENT

It is required by law to provide you with certain disclosures and information about the products, services or accounts you may receive or access in connection with your relationship with us ('Required Information'). With your consent, we can deliver Required Information to you by a) displaying or delivering the Required Information electronically; and b) requesting that you print or download the Required Information and retain it for your records.

This notice contains important information that you are entitled to receive before you consent to electronic delivery of Required Information. Your consent also permits the general use of electronic records and electronic signatures in connection with the Required Information.

After you have read this information, if you agree to receive Required Information from us electronically, and if you agree to the general use of electronic records and electronic signatures in connection with our relationship, please "SIGN" below and Return To:

Statement of electronic disclosures:

You may request to receive Required Information on paper, but if you do not consent to electronic delivery of Required Information, we cannot proceed with the acceptance and processing to create a relationship with you in connection to the products, Services or account.

If you consent to electronic delivery of Required Information, you may withdraw that consent at any time. However, if you withdraw your consent we will not be able to continue processing to create a relationship with you in connection to the products, services or account.

If you consent to electronic disclosures, that consent applies to all Required Information we give you or receive from you in connection with our relationship and the associated notices, disclosures, and other documents.

You agree to print out or download Required Information when we advise you to do so and keep it for your records. If you are unable to print or download any Required Information, you may call us and request paper copies. If you need to update your email address or other contact information with us, you may do so by calling us and requesting the necessary updates.

If you wish to withdraw your consent to electronic disclosures, you may do so by calling us and requesting withdrawal of consent. After consenting to receive and deliver Required Information electronically, you may request a paper copy of the Required Information by calling us.

If you do not have the required software and/or hardware, or if you do not wish to use electronic records and signatures for any other reason, you can request paper copies of the Required Information to be sent to you by calling us.

Your consent does not mean that we must provide the Required Information electronically. We may, at our option, deliver Required Information on paper. We may also require that certain communications from you be delivered to us on paper at a specified address.

I have read the information about the use of electronic records, disclosures, notices, and e-mail, and consent to the use of electronic records for the delivery of Required Information in connection with our relationship. I will able to view this information using my computer and software. I have an account with an internet service provider, and I am able to send e-mail and receive e-mail with hyperlinks to websites and attached files. I also consent to the use of electronic records and electronic signatures in place of written documents and handwritten Signatures.

Borrower:	 Date: