





Applicant(s) Information

Table with columns: Applicant, 3. APPLICANT INFORMATION (Borrower and/or Guarantor), Co-Applicant. Rows include: Applicant's Name, Social Security Number, Home Phone, Residency Status, Present Address, Mailing Address.

If residing at present address for less than two years, complete the following: Former Address (street, city, state, ZIP) Own Rent No. Yrs.

Table with columns: Applicant, Co-Applicant. Rows include: Has the applicant and/or co-applicant had any foreclosure in the last 3 years? Has the applicant and/or co-applicant declared bankruptcy in the last 3 years? Does the applicant and/or co-applicant (s) intend to occupy the property for more than 14 days per year? Are there any outstanding judgments against you? Are you party to a lawsuit? Have you had any ownership interest in a property in the last 3 years?

COMPLETE THE SECTION BELOW FOR EACH BORROWER, ONLY IF VESTING WILL BE HELD AS AN INDIVIDUAL. DO NOT COMPLETE THIS SECTION FOR INDIVIDUALS THAT ARE GUARANTORS ONLY

Sex: Female Male I do not wish to provide this information

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Ethnicity: I do not wish to provide this information Not Hispanic or Latino Hispanic Or Latino Mexican Puerto Rican Other Cuban Hispanic or Latino - Print origin:

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For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

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Race: Check one or more I do not wish to provide this information American Indian or Alaska Native - Print name of enrolled or principal tribe: Asian Asian Indian Chinese Filipino Japanese Korean Vietnamese Other Asian - Print Race: Black or African American Native Hawaiian or Other Pacific Islander Native Hawaiian Guamanian or Chamorro Other Pacific Samoan Islander - Print race: White

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IX. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Table with columns: Applicant's Signature, Date, Co-Applicants' Signature, Date.