



Homebuyer Instructions

The following outlines the qualifying criteria for accepting your application to purchase a home from Housing For Communities:

1. INCOME LIMITS:

Must meet the income limits as determined by the program.

2. HOMEBUYER WORKSHOP:

Must complete a HUD-approved Certified Housing Counseling Agency Homebuyer workshop.

3. FIRST MORTGAGE:

Must secure pre-approval from a first mortgage lender stating the approval amount, interest rate, and a 30-year term.

4. CREDIT SCORE REQUIREMENT:

Housing for Communities, Inc. credit score will be deferred to the first mortgage lenders requirement.

5. INCOME VERIFICATION:

Income verification must be within the current HOME income limits per family size and county. Third-party verification of all household income and assets and two months of income source documentation is required.

6. APPLY EARLY, JOIN THE WAITLIST.

Applications are processed as they are received. Completed applications are on a first-come, first-served basis. Eligible applicants are put on a waitlist for up to six months to be notified of new housing options. Applicants must update their applications every six months to remain active.

WARNING: Any misrepresentation or falsification of information by any individual applicant will be considered fraud. The application will not be accepted, and further processing will cease. Under the Equal Housing Disclosure of the Fair Housing Act, Housing for Communities does not discriminate against a person on the basis of race, color, sex, handicap, national origin, religion, or familial status.

CONTACT US: **Phone:** (405) 458 - 5548 **Email:** Info@HousingForCommunities.org

Housing For Communities understands fair lending, and the law that governs it is important for everyone. Fair lending prohibits lenders from considering your race, color, national origin, religion, sex, familial status, or disability, when applying for residential mortgage loans. Fair lending guarantees the same lending opportunities to everyone.

The federal Fair Housing Act protects your fair lending rights. The Office of Fair Housing and Equal Opportunity enforces the federal Fair Housing Act and state, and local enforcement agencies enforce fair housing laws that are substantially equivalent to the federal Fair Housing Act. For more information about the Fair Housing Act, please visit www.hud.gov/fairhousing.

The Fair Housing Act prohibits discrimination in the sale, rental, or financing of housing on the basis of race, color, religion, sex, handicap, familial status, or national origin. Federal law also prohibits discrimination on the basis of age. Complaints of discrimination may be filed with the Assistant Secretary for Fair Housing and Equal Opportunity, HUD. Washington, DC 20410. Properties meeting a federal definition of Elderly Housing are permitted by federal law to restrict occupancy to households meeting the qualified elderly definition which includes disabled applicants under the age of 62.

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant(s) has the capacity to enter into a binding contract).

STUDENT STATUS AFFIDAVIT FOR HOME UNITS

HOME requires this student question to be asked for ALL activities.

Household Name: _____ Address/Unit #: _____

The HOME student rule excludes certain students from participating **independently** in the HOME program.

| Answer Yes or No | Yes | No |
|---|-----|----|
| Is any occupant attending an institution of higher education? | | |

If the answer above is YES, please answer the following; one exception must be met.

Name of household member attending institution: _____

| Answer Yes or No | Yes | No |
|---|-----|----|
| Are you over the age of 23? | | |
| Are you a veteran of the US military? | | |
| Are you married? (Same sex marriage should be recognized) | | |
| Do you have dependent children? | | |
| Do you have disabilities? (Were you receiving Section 8 assistance as of 11/30/05) | | |
| Will you reside with and are a dependent of a household member in this unit? (If this is the only exception being met, PLEASE contact OHFA HOME compliance before allowing.) | | |
| An orphan or ward of the court? | | |

Under penalties of perjury, I certify the above information is true and correct as of this date. I understand that I must notify management if the above circumstances change.

Signature of Applicant/Resident

Date

Warning: Section 1001 of the Title 18 U. S. Code makes it a criminal offense to make willful, false statements or misrepresentations of any material fact involving the use of or obtaining federal funds.



HOMEBUYER APPLICATION

Housing For Communities | PO Box 58, OKC, OK, 73101

**SUBMIT SIGNED APPLICATION BY: MAIL or EMAIL**

Phone: (405) 458 - 5548

Email: Info@HousingForCommunities.org

PLEASE scan all emailed documents, no photos.

FOR OFFICE USE ONLY

Application Received: _____

Date Approved: _____

Date Rejected: _____

Current Phone # : (Cell): _____ (Home): _____

(Work): _____ Email: _____

PLEASE PRINT. PLEASE ANSWER ALL QUESTIONS including writing "No or N/A" where appropriate

PART I - FAMILY COMPOSITION – TO BE COMPLETED BY APPLICANT

Instructions for Applicant: Please complete the table below of each member for your household, whether or not those members are related. Include all members who you anticipate will live in the unit at least 50% of the time during the next 12 months. (A full-time student is anyone who is enrolled for at least five calendar months for the number of hours or courses, which are considered full-time attendance by that institution. The five calendar months need to be consecutive.)

CURRENT MAILING ADDRESS: _____

CITY: _____ ST: _____ ZIP: _____

| Name All People to Occupy Unit (full legal name) | | | Date of Birth | Age | Sex | Relationship To Head | Social Security # | Student: Part or Full Time? YES or NO |
|---|-------|--------|---------------|-----|-----|----------------------|-------------------|--|
| Last, | First | Middle | | | | | | |
| | | | | | | HEAD | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |

Self or Spouse's Maiden Name (if applicable): change to "Other Name(s) Head or Co-Head Previously Used":

PART I – FAMILY COMPOSITION – (CONTINUED)

Please complete the following questions:

| Question | No | Yes, Explain: |
|---|----|---------------|
| 1. Do you or any other adult members of the household anticipate a change to the current income information provided in the application within the next 12 months (i.e. seeking employment, expecting child support/alimony, expecting a promotion, etc.) | | |
| 2. Do you expect any changes in the household composition in the next 12 months? | | |
| 3. Does any adult member of the household anticipate enrolling in the next (12) months as a student? | | |
| 4. Have you attended a HUD approved certified counseling session? | | |
| 5. Do you have full legal custody of your child (ren)? | | |

PART II – RESIDENT’S STATEMENT – TO BE COMPLETED BY APPLICANT

6. Citizenship: (check one that applies)

- U.S. Citizen
- Permanent Resident Alien
- Non-Permanent Resident Alien

Include copies of SS Card and Driver’s License with applications.

- Copy SS Card
- Copy Driv Lic/ID

Note: If you marked you are a non-U.S. citizen with valid documentation, you must provide documentation and complete paperwork required by the Department of Housing and Urban Development, so we can verify that you are a Non-citizen with eligible immigration status.

PART III – BACKGROUND CHECK - TO BE COMPLETED BY APPLICANT

PLEASE READ: To verify the enclosed information, I/We hereby direct Housing For Communities. to obtain any requested information, developed information, public record, rental history, employment and salary verification and credit report concerning me/us, hereby waiving all right of action for consequences as a result of such information. It is further understood that the provisions of the statutes of the State of Oklahoma (21 O.S.A. 1503), pertaining to the obtaining of the lodging by trick or fraud, are applicable to this application.

Initial: _____

PART IV – RESIDENT’S STATEMENT - TO BE COMPLETED BY APPLICANT

I/we understand that the application information is being collected to determine my/our eligibility for residency. I/we authorize Housing For Communities or its designee to verify all information provided on this application/certification and my/our signature is our consent to obtain such verification. I/we certify that I/we have revealed all assets currently held or previously disposed of and that I/we have no other assets than those listed on this form (other than personal property). I/we certify that the unit applied for will be my/our permanent residence and that I/we will not maintain a separate subsidized rental unit in a different location. I/we further certify that the statements made in this Application/Certification are true and complete to the best of my/our knowledge and belief and are aware that false statements are punishable under Federal law and may lead to cancellation of this application.

SIGNATURE OF ALL PARTIES TO THIS APPLICATION WHO ARE 18 YEARS OR OLDER:

Applicant Signature (Head)

Date

Applicant Signature (Co-Head)

Date

Other Applicant Signature

Date

Other Person Completing the Application

Date

And Reason for Assisting
Reason:

Uniform Residential Loan Application

Verify and complete the information on this application. If you are applying for this loan with others, each additional Borrower must provide information as directed by your Lender.

Section 1: Borrower Information.

This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

1a. Personal Information

| | |
|--|--|
| Name (First, Middle, Last, Suffix) _____ | Social Security Number _____ - _____ - _____ (or Individual Taxpayer Identification Number) |
| Alternate Names – List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix) _____ | Date of Birth (mm/dd/yyyy) _____ / _____ / _____ |
| | Citizenship <input type="radio"/> U.S. Citizen <input type="radio"/> Permanent Resident Alien <input type="radio"/> Non-Permanent Resident Alien |

| | |
|---|--|
| Type of Credit <input type="radio"/> I am applying for individual credit . <input type="radio"/> I am applying for joint credit . Total Number of Borrowers: _____ Each Borrower intends to apply for joint credit. Your initials: _____ | List Name(s) of Other Borrower(s) Applying for this Loan (First, Middle, Last, Suffix) – Use a separator between names _____ |
|---|--|

| | | |
|--|--|---|
| Marital Status <input type="radio"/> Married <input type="radio"/> Separated <input type="radio"/> Unmarried (Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship) | Dependents (not listed by another Borrower) Number _____ Ages _____ | Contact Information Home Phone _____ Cell Phone _____ Work Phone _____ Ext. _____ Email _____ |
|--|--|---|

Current Address
Street _____ Unit # _____
City _____ State _____ ZIP _____ Country _____
How Long at Current Address? ___ Years ___ Months **Housing** No primary housing expense Own Rent (\$ _____ /month)

If at Current Address for LESS than 2 years, list Former Address **Does not apply**
Street _____ Unit # _____
City _____ State _____ ZIP _____ Country _____
How Long at Former Address? ___ Years ___ Months **Housing** No primary housing expense Own Rent (\$ _____ /month)

Mailing Address – if different from Current Address **Does not apply**
Street _____ Unit # _____
City _____ State _____ ZIP _____ Country _____

1b. Current Employment/Self-Employment and Income Does not apply

| | |
|---|--|
| Employer or Business Name _____ Phone (____) _____ - _____ Street _____ Unit # _____ City _____ State _____ ZIP _____ Country _____ | Gross Monthly Income Base \$ _____ /month Overtime \$ _____ /month Bonus \$ _____ /month Commission \$ _____ /month Military Entitlements \$ _____ /month Other \$ _____ /month TOTAL \$ _____ /month |
| Position or Title _____ Start Date ____ / ____ / ____ (mm/dd/yyyy) How long in this line of work? ___ Years ___ Months | Check if this statement applies: <input type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to the transaction. |
| <input type="checkbox"/> Check if you are the Business Owner or Self-Employed <input type="radio"/> I have an ownership share of less than 25%. Monthly Income (or Loss) \$ _____ <input type="radio"/> I have an ownership share of 25% or more. \$ _____ | |

1c. IF APPLICABLE, Complete Information for Additional Employment/Self-Employment and Income

Does not apply

Employer or Business Name _____ Phone (____) ____ - ____
 Street _____ Unit # _____
 City _____ State _____ ZIP _____ Country _____

Position or Title _____
 Start Date ____/____/____ (mm/dd/yyyy)
 How long in this line of work? ____ Years ____ Months

Check if this statement applies:
 I am employed by a family member, property seller, real estate agent, or other party to the transaction.

Check if you are the Business Owner or Self-Employed I have an ownership share of less than 25%. **Monthly Income (or Loss)** \$ _____
 I have an ownership share of 25% or more. \$ _____

Gross Monthly Income
 Base \$ _____ /month
 Overtime \$ _____ /month
 Bonus \$ _____ /month
 Commission \$ _____ /month
 Military Entitlements \$ _____ /month
 Other \$ _____ /month
TOTAL \$ _____ /month

1d. IF APPLICABLE, Complete Information for Previous Employment/Self-Employment and Income

Does not apply

Provide at least 2 years of current and previous employment and income.

Employer or Business Name _____
 Street _____ Unit # _____
 City _____ State _____ ZIP _____ Country _____

Position or Title _____
 Start Date ____/____/____ (mm/dd/yyyy)
 End Date ____/____/____ (mm/dd/yyyy)

Check if you were the Business Owner or Self-Employed

Previous Gross Monthly Income \$ _____ /month

1e. Income from Other Sources

Does not apply

Include income from other sources below. Under Income Source, choose from the sources listed here:

- Alimony
- Automobile Allowance
- Boarder Income
- Capital Gains
- Child Support
- Disability
- Foster Care
- Housing or Parsonage
- Interest and Dividends
- Mortgage Credit Certificate
- Mortgage Differential
- Payments
- Notes Receivable
- Public Assistance
- Retirement
- (e.g., Pension, IRA)
- Royalty Payments
- Separate Maintenance
- Social Security
- Trust
- Unemployment Benefits
- VA Compensation
- Other

NOTE: Reveal alimony, child support, separate maintenance, or other income ONLY IF you want it considered in determining your qualification for this loan.

| Income Source – use list above | Monthly Income |
|----------------------------------|-----------------|
| _____ | \$ _____ |
| _____ | \$ _____ |
| _____ | \$ _____ |
| _____ | \$ _____ |
| Provide TOTAL Amount Here | \$ _____ |

Section 2: Financial Information — Assets and Liabilities. This section asks about things you own that are worth money and that you want considered to qualify for this loan. It then asks about your liabilities (or debts) that you pay each month, such as credit cards, alimony, or other expenses.

2a. Assets – Bank Accounts, Retirement, and Other Accounts You Have

Include all accounts below. Under Account Type, choose from the types listed here:

- Checking
- Savings
- Money Market
- Certificate of Deposit
- Mutual Fund
- Stocks
- Stock Options
- Bonds
- Retirement (e.g., 401k, IRA)
- Bridge Loan Proceeds
- Individual Development Account
- Trust Account
- Cash Value of Life Insurance (used for the transaction)

| Account Type – use list above | Financial Institution | Account Number | Cash or Market Value |
|----------------------------------|-----------------------|----------------|----------------------|
| | | | \$ |
| | | | \$ |
| | | | \$ |
| | | | \$ |
| | | | \$ |
| Provide TOTAL Amount Here | | | \$ |

2b. Other Assets and Credits You Have *Does not apply*

Include all other assets and credits below. Under Asset or Credit Type, choose from the types listed here:

Assets

- Proceeds from Real Estate Property to be sold on or before closing
- Proceeds from Sale of Non-Real Estate Asset
- Secured Borrowed Funds
- Unsecured Borrowed Funds
- Other

Credits

- Earnest Money
- Employer Assistance
- Lot Equity
- Relocation Funds
- Rent Credit
- Sweat Equity
- Trade Equity

| Asset or Credit Type – use list above | Cash or Market Value |
|---------------------------------------|----------------------|
| | \$ |
| | \$ |
| | \$ |
| | \$ |
| Provide TOTAL Amount Here | |
| \$ | |

2c. Liabilities – Credit Cards, Other Debts, and Leases that You Owe *Does not apply*

List all liabilities below (except real estate) and include deferred payments. Under Account Type, choose from the types listed here:

- Revolving (e.g., credit cards)
- Installment (e.g., car, student, personal loans)
- Open 30-Day (balance paid monthly)
- Lease (not real estate)
- Other

| Account Type – use list above | Company Name | Account Number | Unpaid Balance | To be paid off at or before closing | Monthly Payment |
|-------------------------------|--------------|----------------|----------------|-------------------------------------|-----------------|
| | | | \$ | <input type="checkbox"/> | \$ |
| | | | \$ | <input type="checkbox"/> | \$ |
| | | | \$ | <input type="checkbox"/> | \$ |
| | | | \$ | <input type="checkbox"/> | \$ |
| | | | \$ | <input type="checkbox"/> | \$ |

2d. Other Liabilities and Expenses *Does not apply*

Include all other liabilities and expenses below. Choose from the types listed here:

- Alimony
- Child Support
- Separate Maintenance
- Job Related Expenses
- Other

| | |
|--|----|
| | \$ |
| | \$ |
| | \$ |

Section 3: Financial Information — Real Estate. This section asks you to list all properties you currently own and what you owe on them. *I do not own any real estate*

3a. Property You Own

If you are refinancing, list the property you are refinancing FIRST.

Address Street _____ Unit # _____
 City _____ State _____ ZIP _____ Country _____

| Property Value | Status: Sold, Pending Sale, or Retained | Intended Occupancy: Investment, Primary Residence, Second Home, Other | Monthly Insurance, Taxes, Association Dues, etc. if not included in Monthly Mortgage Payment | For 2-4 Unit Primary or Investment Property | |
|----------------|---|---|--|---|--|
| | | | | Monthly Rental Income | For LENDER to calculate: Net Monthly Rental Income |
| \$ _____ | | | \$ _____ | \$ _____ | \$ _____ |

Mortgage Loans on this Property Does not apply

| Creditor Name | Account Number | Monthly Mortgage Payment | To be paid off at Unpaid Balance or before closing | Type: FHA, VA, Conventional, USDA-RD, Other | Credit Limit (if applicable) |
|---------------|----------------|--------------------------|--|---|------------------------------|
| | | \$ _____ | \$ _____ <input type="checkbox"/> | | \$ _____ |
| | | \$ _____ | \$ _____ <input type="checkbox"/> | | \$ _____ |

3b. IF APPLICABLE, Complete Information for Additional Property

Does not apply

Address Street _____ Unit # _____
 City _____ State _____ ZIP _____ Country _____

| Property Value | Status: Sold, Pending Sale, or Retained | Intended Occupancy: Investment, Primary Residence, Second Home, Other | Monthly Insurance, Taxes, Association Dues, etc. if not included in Monthly Mortgage Payment | For 2-4 Unit Primary or Investment Property | |
|----------------|---|---|--|---|--|
| | | | | Monthly Rental Income | For LENDER to calculate: Net Monthly Rental Income |
| \$ _____ | | | \$ _____ | \$ _____ | \$ _____ |

Mortgage Loans on this Property Does not apply

| Creditor Name | Account Number | Monthly Mortgage Payment | To be paid off at Unpaid Balance or before closing | Type: FHA, VA, Conventional, USDA-RD, Other | Credit Limit (if applicable) |
|---------------|----------------|--------------------------|--|---|------------------------------|
| | | \$ _____ | \$ _____ <input type="checkbox"/> | | \$ _____ |
| | | \$ _____ | \$ _____ <input type="checkbox"/> | | \$ _____ |

3c. IF APPLICABLE, Complete Information for Additional Property

Does not apply

Address Street _____ Unit # _____
 City _____ State _____ ZIP _____ Country _____

| Property Value | Status: Sold, Pending Sale, or Retained | Intended Occupancy: Investment, Primary Residence, Second Home, Other | Monthly Insurance, Taxes, Association Dues, etc. if not included in Monthly Mortgage Payment | For 2-4 Unit Primary or Investment Property | |
|----------------|---|---|--|---|--|
| | | | | Monthly Rental Income | For LENDER to calculate: Net Monthly Rental Income |
| \$ _____ | | | \$ _____ | \$ _____ | \$ _____ |

Mortgage Loans on this Property Does not apply

| Creditor Name | Account Number | Monthly Mortgage Payment | To be paid off at Unpaid Balance or before closing | Type: FHA, VA, Conventional, USDA-RD, Other | Credit Limit (if applicable) |
|---------------|----------------|--------------------------|--|---|------------------------------|
| | | \$ _____ | \$ _____ <input type="checkbox"/> | | \$ _____ |
| | | \$ _____ | \$ _____ <input type="checkbox"/> | | \$ _____ |

Section 4: Loan and Property Information. This section asks about the loan's purpose and the property you want to purchase or refinance.

4a. Loan and Property Information

Loan Amount \$ _____ **Loan Purpose** Purchase Refinance Other (specify) _____
Property Address Street _____ Unit # _____
 City _____ State _____ ZIP _____ County _____
 Number of Units _____ **Property Value \$** _____
Occupancy Primary Residence Second Home Investment Property **FHA Secondary Residence**
1. Mixed-Use Property. If you will occupy the property, will you set aside space within the property to operate your own business? (e.g., daycare facility, medical office, beauty/barber shop) NO YES
2. Manufactured Home. Is the property a manufactured home? (e.g., a factory built dwelling built on a permanent chassis) NO YES

4b. Other New Mortgage Loans on the Property You are Buying or Refinancing Does not apply

| Creditor Name | Lien Type | Monthly Payment | Loan Amount/ Amount to be Drawn | Credit Limit (if applicable) |
|---------------|---|-----------------|------------------------------------|---------------------------------|
| | <input type="radio"/> First Lien <input type="radio"/> Subordinate Lien | \$ | \$ | \$ |
| | <input type="radio"/> First Lien <input type="radio"/> Subordinate Lien | \$ | \$ | \$ |

4c. Rental Income on the Property You Want to Purchase For Purchase Only Does not apply

| Complete if the property is a 2-4 Unit Primary Residence or an Investment Property | Amount |
|--|--------|
| Expected Monthly Rental Income | \$ |
| For LENDER to calculate: Expected Net Monthly Rental Income | \$ |

4d. Gifts or Grants You Have Been Given or Will Receive for this Loan Does not apply

Include all gifts and grants below. Under Source, choose from the sources listed here:

- Community Nonprofit • Federal Agency • Relative • State Agency • Lender
- Employer • Local Agency • Religious Nonprofit • Unmarried Partner • Other

| Asset Type: Cash Gift, Gift of Equity, Grant | Deposited/Not Deposited | Source – use list above | Cash or Market Value |
|--|---|-------------------------|----------------------|
| | <input type="radio"/> Deposited <input type="radio"/> Not Deposited | | \$ |
| | <input type="radio"/> Deposited <input type="radio"/> Not Deposited | | \$ |

Section 5: Declarations. This section asks you specific questions about the property, your funding, and your past financial history.

5a. About this Property and Your Money for this Loan

| | |
|--|---|
| <p>A. Will you occupy the property as your primary residence? If YES, have you had an ownership interest in another property in the last three years? If YES, complete (1) and (2) below: (1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)? (2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?</p> | <p><input type="radio"/> NO <input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> YES _____ _____</p> |
| <p>B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?</p> | <p><input type="radio"/> NO <input type="radio"/> YES</p> |
| <p>C. Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application? If YES, what is the amount of this money?</p> | <p><input type="radio"/> NO <input type="radio"/> YES \$ _____</p> |
| <p>D. 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application? 2. Have you or will you be applying for any new credit (e.g., installment loan, credit card, etc.) on or before closing this loan that is not disclosed on this application?</p> | <p><input type="radio"/> NO <input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> YES</p> |
| <p>E. Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., the Property Assessed Clean Energy Program)?</p> | <p><input type="radio"/> NO <input type="radio"/> YES</p> |

5b. About Your Finances

| | |
|--|---|
| <p>F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?</p> | <p><input type="radio"/> NO <input type="radio"/> YES</p> |
| <p>G. Are there any outstanding judgments against you?</p> | <p><input type="radio"/> NO <input type="radio"/> YES</p> |
| <p>H. Are you currently delinquent or in default on a Federal debt?</p> | <p><input type="radio"/> NO <input type="radio"/> YES</p> |
| <p>I. Are you a party to a lawsuit in which you potentially have any personal financial liability?</p> | <p><input type="radio"/> NO <input type="radio"/> YES</p> |
| <p>J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?</p> | <p><input type="radio"/> NO <input type="radio"/> YES</p> |
| <p>K. Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due?</p> | <p><input type="radio"/> NO <input type="radio"/> YES</p> |
| <p>L. Have you had property foreclosed upon in the last 7 years?</p> | <p><input type="radio"/> NO <input type="radio"/> YES</p> |
| <p>M. Have you declared bankruptcy within the past 7 years? If YES, identify the type(s) of bankruptcy: <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13</p> | <p><input type="radio"/> NO <input type="radio"/> YES</p> |

Section 6: Acknowledgments and Agreements. This section tells you about your legal obligations when you sign this application.

Acknowledgments and Agreements

Definitions:

- "Lender" includes the Lender's agents, service providers, and any of their successors and assigns.
- "Other Loan Participants" includes (i) any actual or potential owners of a loan resulting from this application (the "Loan"), (ii) acquirers of any beneficial or other interest in the Loan, (iii) any mortgage insurer, (iv) any guarantor, (v) any servicer of the Loan, and (vi) any of these parties' service providers, successors or assigns.

I agree to, acknowledge, and represent the following:

(1) The Complete Information for this Application

- The information I have provided in this application is true, accurate, and complete as of the date I signed this application.
- If the information I submitted changes or I have new information before closing of the Loan, I must change and supplement this application, including providing any updated/supplemented real estate sales contract.
- For purchase transactions: The terms and conditions of any real estate sales contract signed by me in connection with this application are true, accurate, and complete to the best of my knowledge and belief. I have not entered into any other agreement, written or oral, in connection with this real estate transaction.
- The Lender and Other Loan Participants may rely on the information contained in the application before and after closing of the Loan.
- Any intentional or negligent misrepresentation of information may result in the imposition of:
 - (a) civil liability on me, including monetary damages, if a person suffers any loss because the person relied on any misrepresentation that I have made on this application, and/or
 - (b) criminal penalties on me including, but not limited to, fine or imprisonment or both under the provisions of Federal law (18 U.S.C. §§ 1001 *et seq.*).

(2) The Property's Security

The Loan I have applied for in this application will be secured by a mortgage or deed of trust which provides the Lender a security interest in the property described in this application.

(3) The Property's Appraisal, Value, and Condition

- Any appraisal or value of the property obtained by the Lender is for use by the Lender and Other Loan Participants.
- The Lender and Other Loan Participants have not made any representation or warranty, express or implied, to me about the property, its condition, or its value.

(4) Electronic Records and Signatures

- The Lender and Other Loan Participants may keep any paper record and/or electronic record of this application, whether or not the Loan is approved.

- If this application is created as (or converted into) an "electronic application", I consent to the use of "electronic records" and "electronic signatures" as the terms are defined in and governed by applicable Federal and/or state electronic transactions laws.
- I intend to sign and have signed this application either using my:
 - (a) electronic signature; or
 - (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.
- I agree that the application, if delivered or transmitted to the Lender or Other Loan Participants as an electronic record with my electronic signature, will be as effective and enforceable as a paper application signed by me in writing.

(5) Delinquency

- The Lender and Other Loan Participants may report information about my account to credit bureaus. Late payments, missed payments, or other defaults on my account may be reflected in my credit report and will likely affect my credit score.
- If I have trouble making my payments I understand that I may contact a HUD-approved housing counseling organization for advice about actions I can take to meet my mortgage obligations.

(6) Authorization for Use and Sharing of Information

By signing below, in addition to the representations and agreements made above, I expressly authorize the Lender and Other Loan Participants to obtain, use, and share with each other (i) the loan application and related loan information and documentation, (ii) a consumer credit report on me, and (iii) my tax return information, as necessary to perform the actions listed below, for so long as they have an interest in my loan or its servicing:

- (a) process and underwrite my loan;
- (b) verify any data contained in my consumer credit report, my loan application and other information supporting my loan application;
- (c) inform credit and investment decisions by the Lender and Other Loan Participants;
- (d) perform audit, quality control, and legal compliance analysis and reviews;
- (e) perform analysis and modeling for risk assessments;
- (f) monitor the account for this loan for potential delinquencies and determine any assistance that may be available to me; and
- (g) other actions permissible under applicable law.

Borrower Signature _____ Date (mm/dd/yyyy) ____ / ____ / ____

Additional Borrower Signature _____ Date (mm/dd/yyyy) ____ / ____ / ____

Section 7: Military Service. This section asks questions about your (or your deceased spouse's) military service.

Military Service of Borrower

Military Service – Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? NO YES

- If YES, check all that apply:
- Currently serving on active duty with projected expiration date of service/tour ___ / ___ / ___ (mm/dd/yyyy)
 - Currently retired, discharged, or separated from service
 - Only period of service was as a non-activated member of the Reserve or National Guard
 - Surviving spouse

Section 8: Demographic Information. This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants 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 applicants for their demographic information (ethnicity, sex, and race) 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, sex, and race 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.

- Not Hispanic or Latino
- I do not wish to provide this information

Sex

- Female
- Male
- I do not wish to provide this information

Race: Check one or more

- American Indian or Alaska 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.*
- 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

To Be Completed by Financial Institution (for application taken in person):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? NO YES
- Was the sex of the Borrower collected on the basis of visual observation or surname? NO YES
- Was the race of the Borrower collected on the basis of visual observation or surname? NO YES

The Demographic Information was provided through:

- Face-to-Face Interview (includes Electronic Media w/ Video Component)
- Telephone Interview
- Fax or Mail
- Email or Internet

Borrower Name: _____

Section 9: Loan Originator Information. To be completed by your **Loan Originator.**

Loan Originator Information

Loan Originator Organization Name _____

Address _____

Loan Originator Organization NMLSR ID# _____ State License ID# _____

Loan Originator Name _____

Loan Originator NMLSR ID# _____ State License ID# _____

Email _____ Phone (_____) _____ - _____

Signature _____ Date (mm/dd/yyyy) ____ / ____ / ____

Borrower Name: _____