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 Co-Borrower I. TYPE OF MORTGAGE AND TERMS OF LOAN Lender Case Number Agency Case Number Mortgage \Box VA Conventional Other (explain): Applied for: USDA/Rural FHA Housing Service Interest Rate Amount No. of Months Amortization Type: ▼ Fixed Rate Other (explain): \$ % ☐ GPM ARM (type): **II. PROPERTY INFORMATION AND PURPOSE OF LOAN** Subject Property Address (street, city, state, & ZIP) No. of Units Legal Description of Subject Property (attach description if necessary) Year Built Purpose of Loan Property will be: ✓ Purchase ☐ Construction Other (explain): Primary Residence Secondary Residence Investment Refinance Construction-Permanent Complete this line if construction or construction-permanent loan. Year Lot Acquired **Original Cost** Amount Existing Liens (a) Present Value of Lot (b) Cost of Improvements Total (a+b) \$ Complete this line if this is a refinance loan. Amount Existing Liens Purpose of Refinance Describe Improvements Year **Original Cost** made to be made Acquired Cost: \$ Title will be held in what Name(s) Manner in which Title will be held Estate will be held in: ▼ Fee Simple Leasehold (show Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) expiration date) III. BORROWER INFORMATION **Borrower** Co-Borrower Borrower's Name (include Jr. or Sr. if applicable) Co-Borrower's Name (include Jr. or Sr. if applicable) DOB (mm/dd/yyyy) Yrs. School Social Security Number Home Phone (incl. area code) DOB (mm/dd/yyyy) Yrs. School Social Security Number Home Phone (incl. area code) (not listed by Co-Borrower) (not listed by Borrower) Dependents Dependents Married (includes registered domestic partners) Married (includes registered domestic partners) Unmarried (includes single, divorced, widowed) Unmarried (includes single, divorced, widowed) No No. Separated Ages Ages Present Address (street, city, state, ZIP/ country) Present Address (street, city, state, ZIP/ country) No. Yrs. No. Yrs. / United States / United States Mailing Address, if different from Present Address Mailing Address, if different from Present Address If residing at present address for less than two years, complete the following: Former Address (street, city, state, ZIP) No. Yrs. Former Address (street, city, state, ZIP) Own Rent No. Yrs. Former Address (street, city, state, ZIP) Own Rent No. Yrs. Former Address (street, city, state, ZIP) Own Rent No. Yrs. Freddie Mac Form 65 6/09 Fannie Mae Form 1003 6/09 Borrower Calyx Form - Loanapp1.frm (11/09)

Co-Borrower

Borrower			IV. EMPLO	OYMENT IN	IFORMATIO	N	wer			
Name & Address of Em	Name & Address of Employer Self Employed			job	Name & A	ddress of Employer	Self	Employed	Yrs. on this job	
				Yrs. employed in this line of work/profession					Yrs. employed in this line of work/profession	
Position/Title/Type of Business Business P		Phone (incl. area code)		Position/Title/Type of Business		Business		Phone (incl. area code)		
If employed in current	t nosition for less th	an two vea	rs or if curre	ently emplo	ved in more	e than one position, co	nnlete th	e following	r	
Name & Address of Em		mployed	Dates (from			ddress of Employer		Employed	Dates (from-to)	
		imployed	,	, 		1.7		Employed		
			Monthly Inc						Monthly Income \$	
Position/Title/Type of Business Busines			Phone (incl. a	irea code)	Position/Ti	tle/Type of Business		Business I	Phone (incl. area code)	
Name & Address of Em	ployer Self E	Employed	Dates (from	ı-to)	Name & A	ddress of Employer	Self	Employed	Dates (from-to)	
			Monthly Inc	come					Monthly Income \$	
Position/Title/Type of Bu	usiness	Business	Phone (incl. a	rea code)	Position/Ti	tle/Type of Business		Business I	Phone (incl. area code)	
Name & Address of Employer Self Employed			Dates (from	n-to)	Name & A	ddress of Employer	Self	Employed	Dates (from-to)	
			Monthly Inc	come	-				Monthly Income \$	
Position/Title/Type of Business Business			Phone (incl. area code)		Position/Title/Type of Business			Business I	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 Business Business			Phone (incl. a	rea code)	Position/Ti	tle/Type of Business		Business I	Phone (incl. area code)	
	V. MON	THLY INCO	ME AND CO	MBINED HO	USING EXF	PENSE INFORMATION				
Gross Monthly Income			orrower	rrower To		Combined Monthly Housing Expense	Pro	esent	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, see the notice in "describe						Homeowner Assn. Dues Other:				
other income," below) Total	\$	\$		\$		Otner:	\$		\$	
			rovida additi		entation sur	ch as tax returns and fina		temente	ΙΨ	
Describe Other Income	Notice: Alimo	ony, child s	upport, or se	parate main	tenance inc	ome need not be revealed have it considered for re	d if the			
B/C									Monthly Amount	
									\$	
									*	
Freddie Mac Form 65 6/4 Calyx Form - Loanapp2.frr						Borrower	-	Fanı	nie Mae Form 1003 6/09	

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed by that spouse or other person also.

Description ASSETS Cash or Market Value					Completed ✓ Jointly										
Cash deposit toward purchase held by:	\$	\$			stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.										
					LIABILITIES					Monthly Pa		Unpaid Balance			
List checking and savings accounts below					Name and address of Company					\$ Payment/		\$			
Name and address of Bank, S&L, or C	redit U	Inion													
					Acct. no.										
Acct. no.	\$				Name and a	ddress of Co	mpany			\$ Payment/	Months	\$			
Name and address of Bank, S&L, or C	redit U	Inion			Acct. no.							\$			
Acct. no.	\$				Name and a	address of Co	mpany			\$ Payment/Months					
Name and address of Bank, S&L, or C		Inion													
					Acct. no. Name and a	addraga of Co	mpony			\$ Payment/	Montho	¢			
Acet no	¢				i Name and a	duress or CC	прапу			\$ Payment	WOTHIS	\$			
Acct. no. \$ Stocks & Bonds (Company name/number description)															
					Acct. no. Name and address of Company					\$ Payment/Months			\$		
Life insurance net cash value	\$														
Face amount: \$															
Subtotal Liquid Assets	\$				Acct. no.		-								
Real estate owned (enter market value from schedule of real estate owned)	\$				Name and address of Company					\$ Payment/	Months	\$	\$		
Vested interest in retirement fund	\$														
Net worth of business(es) owned (attach financial statement)	\$				Acct. no.										
Automobiles owned (make and year)	\$				Alimony/Child Support/Separate Maintenance Payments Owed to:					\$					
Other Assets (itemize) \$					Job-Related Expense (child care, union dues, etc.)					\$		_			
										1					
				Total Monthly Payments					\$						
Total Assets a.	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	f pendi		Type of		Present	Amoun		Gross		Mortgage	Insura Mainten	ance,	Net		
sale or R if rental being held for incom	e)		Property		Market Value	Mortgages 8	& Liens	Rental Income		Payments	Taxes 8	MISC.	Rental Incom		
				\$		\$		\$	\$		\$		\$		
		1	Totals	\$		\$		\$	\$		\$		\$		
List any additional names under which credit has previously be Alternate Name C					en received and indicate appropriate creditor name(reditor Name					(s) and account number(s): Account Number					

VII. D	ETAILS OF TRANSACT	ION		VIII. DECLARATIONS									
a. Purchase prid	ce	\$	•	Yes" to any questi	0 ,	<u>_</u>	Borrower	Со-Во	rrower				
b. Alterations, in	nprovements, repairs		•	tinuation sheet for	•	,	Yes No	Yes	No				
c. Land (if acqui	Land (if acquired separately)			outstanding judgme	• ,		님 님		\vdash				
d. Refinance (in	d. Refinance (incl. debts to be paid off)			b. Have you been declared bankrupt within the past 7 years?c. Have you had property foreclosed upon or given title or deed in lieu the					\vdash				
e. Estimated pre	epaid items		in the last 7 y		a upon or given title or deed in	ileu triereoi			Ш				
f. Estimated clo	sing costs		d. Are you a par	ty to a lawsuit?									
g. PMI, MIP, Fu	nding Fee				en obligated on any loan which	n resulted in							
h. Discount (if B	orrower will pay)				of foreclosure, or judgment?								
i. Total costs (a	dd items a through h)		loans, educational	loans, manufactured	mortgage loans, SBA loans, home (mobile) home loans, any mortg	age, financial							
j. Subordinate f	inancing				es," provide details, including date over, if any, and reasons for the action								
k. Borrower's clo	osing costs paid by Seller		f. Are you prese	ently delinquent or in	default on any Federal debt of	or any other							
I. Other Credits	(explain)				on, bond, or loan guarantee?								
					he preceding question.	lintananaa?		l					
				the down payment b	, child support, or separate ma	annenance:	ᆿ 믐	lΗ	Н				
				maker or endorser of		ᆿ		H					
			j. Are you a U.		0		님 님		Н				
				manent resident alie		donoo?	$\dashv \vdash$						
	/loods DML MID		•	ete question m below.	operty as your primary residence	uence r			Ш				
m. Loan amount Funding Fee	(exclude PMI, MIP, financed)			•	est in a property in the last thre	ee years?		Ιп	П				
n. PMI. MIP. Fu	nding Fee financed		•	of property did you	•								
o. Loan amount			second ho	me (SH), or investn									
	Borrower (subtract j, k, I &			ou hold title to the h	(0)0								
o from i)			Jointly with	your spouse (SP),	or jointly with another person	(0)?							
		IX. ACKNO	WLEDGEMEN	T AND AGREEN	MENT								
or not the loan is at I am obligated to a Loan; (8) in the even have relating to suc account may be tration or warranty, eximy "electronic sign containing a facsim Acknowledgement contained in this a or a consumer rep Right to Receive appraisal report. Tafter Creditor notif If you would like a	proved; (7) the Lender and its mend and/or supplement the ir ent that my payments on the Loth delinquency, report my name insferred with such notice as mapress or implied, to me regardinature," as those terms are defile of my signature, shall be as a Each of the undersigned hipplication or obtain any inforrorting agency. Copy of Appraisal I/We have Too obtain a copy, I/we must see iss me/us about the action talcopy of the appraisal report, of	agents, brokers, insure information provided in the band become delinquent and account information by be required by law; (1) go the property or the comed in applicable federal effective, enforceable and account or data relating the the right to a copy of the comed in application or data relating the the right to a copy of the company	rs, servicers, succe his application if an the Lender, its sen to one or more co 10) neither Lender modition or value of rail and/or state law did valid as if a paper that any owner of to the Loan, for a f the appraisal repequestat the mailing or I/we withdraw Network Corpo	ssors and assigns in y of the material factoricers, successors, on sumer credit reportion its agents, broken the property; and (11 iss (excluding audio a reversion of this applithe Loan, its serviciny legitimate purposort used in connecting address Creditor this application.	retain the original and/or an eleca ay continuously rely on the inforts that I have represented here or assigns may, in addition to a nay agencies; (9) ownership of this, insurers, servicers, successo my transmission of this application were delivered containing ers, successors and assigns, se through any source, including on with this application for cretain provided. Creditor must least community of the provided. Creditor must least community and the provided.	rmation contain ein should chan ny other rights le Loan and/or : rs or assigns ha tition as an "elec cosimile transm g my original wi may verify or ing a source n dit provided the near from us n	ed in the age prior to and reme administrates made a stronic recision of titten signar everify a amed in the tall/we had alter the 008	application closing dies that tion of the cord cord cord cord cord is appliture. In the cord cord cord cord cord cord cord cord	ion, and g of the at it may the Loan esentantaining lication rmation lication.				
Borrower's Signature Da			ite	Co-Borrower's Sig	gnature		Date						
X			00/50/45/	X	DUDDOOFO								
The following info		FORMATION FOR			welling in order to monitor the	landarla aama	lionooi	4b. 00	al aradit				
opportunity, fair ho not discriminate ei may check more the observation and su	using and home mortgage dis ther on the basis of this inform nan one designation. If you do urname if you have made this	sclosure laws. You are lation, or on whether you not furnish ethnicity, application in person. I requirements to whice	e not required to fu ou choose to furni- race, or sex, unde If you do not wish	rnish this informatio sh it. If you furnish t r Federal regulation to furnish the inforn	n, but are encouraged to do so he information, please provide s, this lender is required to not nation, please check the box b le state law for the particular t	b. The law probe both ethnicity to the information below. (Lender type of loan ap	vides tha and race on on the must rev	t a Lend For ra basis diew the	der may ice, you of visual				
Ethnicity:	Hispanic or Latino	Not Hispanic or Lat	ino	Ethnicity:	Hispanic or Latino	☐ Not Hispar	ic or Lati	าด					
Race:	American Indian or	 AsianE	Black or	Race:	American Indian or	Asian		ck or					
	Alaska Native		African American		Alaska Native	D ''' 11 1	_		nerican				
	Native Hawaiian or Other	_	Vhite	•	Native Hawaiian or Other		er Wh	iite					
Sex:	Female d by Loan Originator:	Male		Sex:	Female	Male							
This information w In a face-to-fa In a telephone Loan Originator's S	ras provided: ice interview interview	By the applicant and By the applicant and			Date								
	Name (print or type)		Loan Originator	one Number (including area code)									
Loan Origination Company's Name Bankers Network Corporation (P) 408-879-9000 (F) 408-559-6232 Freddio Mos Form 65 6/09			, and the second	Company Identifier	Loan Origination Compa 1875 S. Bascom Ave	Loan Origination Company's Address 1875 S. Bascom Ave #2550 Campbell, CA 95008							