

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):

BorrowerCo-Borrower

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for:	<input type="checkbox"/> VA <input checked="" type="checkbox"/> FHA	<input type="checkbox"/> Conventional <input type="checkbox"/> USDA/Rural Housing Service	<input type="checkbox"/> Other (explain):	Agency Case Number 023-7913765-703	Lender Case Number A1903004036
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Amount \$ 196,377.00	Interest Rate 5.750 %	No. of Months 360	Amortization Type:	<input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> GPM	<input type="checkbox"/> Other (explain): <input type="checkbox"/> ARM (type):
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II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP) 5434 S 14Th Ave, Phoenix, AZ 85041 County: Maricopa	No. of Units 1
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Legal Description of Subject Property (attach description if necessary)	Year Built 2008
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Purpose of Loan	<input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Refinance	<input type="checkbox"/> Construction <input type="checkbox"/> Construction-Permanent	<input type="checkbox"/> Other (explain):	Property will be:	<input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment
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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.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	<input type="checkbox"/> made <input type="checkbox"/> to be made
	\$	\$		Cost: \$	

Title will be held in what Name(s) Cynthia Sesmas Ocampo, Antonio Brinson	Manner in which Title will be held	Estate will be held in: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
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Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)

FHA - Gift - Source Relative

BorrowerIII. BORROWER INFORMATIONCo-Borrower

Borrower's Name (include Jr. or Sr. if applicable) Cynthia Sesmas Ocampo	Co-Borrower's Name (include Jr. or Sr. if applicable)
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Social Security Number 615-62-0665	Home Phone (incl. area code) 602-487-1715	DOB (mm/dd/yyyy) 10/24/1992	Yrs. School 12	Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School
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<input type="checkbox"/> Married <input type="checkbox"/> Separated	<input checked="" type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower) no. 0 ages	<input type="checkbox"/> Married <input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower) no. ages
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Present Address (street, city, state, ZIP) 5434 S 14TH Ave Phoenix, AZ 85041	<input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent No. Yrs. 3Y 0M
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Mailing Address, if different from Present Address 5434 S 14TH Ave Phoenix, AZ 85041	Mailing Address, if different from Present Address
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If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.
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BorrowerIV. EMPLOYMENT INFORMATIONCo-Borrower

Name & Address of Employer State Of Arizona 100 N 15th Ave #302 Phoenix, AZ 85007	<input type="checkbox"/> Self Employed	Yrs. on this job 3Y 7M	Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job
		Yrs. employed in this line of work/profession 7			Yrs. employed in this line of work/profession

Position/Title/Type of Business CUST SVC REP	Business Phone (incl. area code) 602-542-0501	Position/Title/Type of Business	Business Phone (incl. area code)
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If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)
	Monthly Income \$		Monthly Income \$

Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)
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Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)
	Monthly Income \$		Monthly Income \$

Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)
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V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$ 2,500.00	\$	\$ 2,500.00	Rent	\$ 600.00	
Overtime				First Mortgage (P&I)		\$ 1,146.00
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		70.00
Dividends/Interest				Real Estate Taxes		125.00
Net Rental Income				Mortgage Insurance		135.91
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other:		0.00
Total	\$ 2,500.00	\$	\$ 2,500.00	Total	\$ 600.00	\$ 1,476.91

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income

Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C		Monthly Amount
		\$

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 about that spouse or other person also.				
Completed <input type="checkbox"/> Jointly <input type="checkbox"/> Not Jointly				
ASSETS		Cash or Market Value	LIABILITIES	
Description			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, 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.	
Cash deposit toward purchase held by:		\$	Borrower (B), Co-Borrower (C), Joint (J)	
List checking and savings accounts below			Name and address of Company (B)	Monthly Payment & Months Left to Pay
Name and address of Bank, S&L, or Credit Union			US DEPT OF ED/GLELSI	Unpaid Balance
Chase			PO BOX 7860 MADISON, WI 53707	
			Acct. no. 2238077384798581	
Acct. no.	\$	500.00	Name and address of Company (B)	\$ Payment/Months
Name and address of Bank, S&L, or Credit Union			BUR MED ECON	
Chase			326 E CORONADO RD PHOENIX, AZ 85004	
			Acct. no. 0004	
Acct. no.	\$	5,000.00	Name and address of Company (B)	\$ Payment/Months
Name and address of Bank, S&L, or Credit Union			CHASE CARD	
			P.O. BOX 15298 WILMINGTON, DE 19850	
			Acct. no. 0274	
Acct. no.	\$	8,000.00	Name and address of Company	\$ Payment/Months
Name and address of Bank, S&L, or Credit Union				
			Acct. no.	
Acct. no.	\$		Name and address of Company	\$ Payment/Months
Stocks & Bonds (Company name/number & description)		\$		
			Acct. no.	
Life insurance net cash value		\$	Name and address of Company	\$ Payment/Months
Face amount: \$				
Subtotal Liquid Assets		\$ 13,500.00		
Real estate owned (enter market value from schedule of real estate owned)		\$	Acct. no.	
Vested interest in retirement fund		\$	Name and address of Company	\$ Payment/Months
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	\$ 1,062.00
Total Assets a.		\$ 13,500.00	Net Worth (a minus b)	\$ 5,193.00
			Total Liabilities b.	\$ 8,307.00

Continuation Sheet/Residential Loan Application		
Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.	Borrower: Cynthia Sesmas Ocampo	Agency Case Number: 023-7913765-703
	Co-Borrower:	Lender Case Number: A1903004036

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	

Demographic Information Addendum. 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 the 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 ☐ YESWas the sex of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YESWas 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:** Cynthia Sesmas Ocampo

Uniform Residential Loan Application

Freddie Mac Form 65 • Fannie Mae Form 1003

Revised 09/2017