

# 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):

Oscar R. Klient Borrower      Gretchen Klient Co-Borrower

## I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for:	<input type="checkbox"/> VA <input type="checkbox"/> FHA	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> USDA/Rural	<input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number
Amount \$	Interest Rate %	No. of Months	Amortization Type:	<input type="checkbox"/> Fixed Rate <input type="checkbox"/> GPM	<input type="checkbox"/> Other (explain): <input type="checkbox"/> ARM (type):

## II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state & ZIP) <u>7421 FLm Vista Drive, Lomita, CA 90717</u>		No. of Units <u>ONE</u>
Legal Description of Subject Property (attach description if necessary) <u>Part of Section 29, T4S, R13W, San Bernardino Meridian</u>		Year Built <u>1957/1978</u>
Purpose of Loan	<input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Refinance	<input type="checkbox"/> Construction <input type="checkbox"/> Construction-Permanent
Property will be:		<input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment

*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) \$
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*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) <u>OSCAR RAY Klient and Gretchen Opal Dotson-Klient</u>	Manner in which Title will be held <u>To be determined in Escrow</u>	Estate will be held in: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain) <u>Proceeds from Sale of Condo at 74717 Burin #300, Lawndale</u>		

## III. BORROWER INFORMATION

Borrower's Name (include Jr. or Sr. if applicable) <u>OSCAR RAY Klient</u>				Co-Borrower's Name (include Jr. or Sr. if applicable) <u>Gretchen Opal Dotson-Klient</u>			
Social Security Number <u>555-01-1985</u>	Home Phone (incl. area code) <u>310)397-1000</u>	DOB (mm/dd/yyyy) <u>4-1-73</u>	Yrs. School <u>.15</u>	Social Security Number <u>555-42-5891</u>	Home Phone (incl. area code) <u>310)397-1000</u>	DOB (mm/dd/yyyy) <u>12-17-75</u>	Yrs. School <u>17</u>
<input checked="" type="checkbox"/> Married <input type="checkbox"/> Separated		Dependents (not listed by Co-Borrower) no. <u>0</u> ages <u>0</u>		<input checked="" type="checkbox"/> Married <input type="checkbox"/> Separated		Dependents (not listed by Borrower) no. <u>0</u> ages <u>0</u>	
Present Address (street, city, state, ZIP) <u>14717 Burin Ave #300, Lawndale 90260</u>				Present Address (street, city, state, ZIP) <u>14717 Burin Ave #300, Lawndale, CA 90260</u>			
Mailing Address, if different from Present Address <u>same</u>				Mailing Address, if different from Present Address <u>same</u>			

*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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## IV. EMPLOYMENT INFORMATION

### Borrower

### Co-Borrower

Name & Address of Employer <u>BOEING 1000 Lakewood Blvd Long Beach, CA 90805</u>	<input type="checkbox"/> Self Employed	Yrs. on this job <u>15 YRS</u>	Name & Address of Employer <u>Long Beach Unified School District</u>	<input type="checkbox"/> Self Employed	Yrs. on this job _____
Yrs. employed in this line of work/profession <u>17 1/2 YR</u>		Yrs. employed in this line of work/profession _____			
Position/Title/Type of Business <u>AEROSPACE</u>	Business Phone (incl. area code) <u>562) 665-4545</u>	Position/Title/Type of Business <u>2nd Grade Teacher</u>	Business Phone (incl. area code) <u>213) 540-6722</u>		

*If employed in current position for less than two years or if currently employed in more than one position, complete the following:*

Borrower		IV. EMPLOYMENT INFORMATION (cont'd)		Co-Borrower	
Name & Address of Employer BOEING 1000 Lakewood Blvd Long Beach CA 90805	<input type="checkbox"/> Self Employed	Dates (from - to) 1993-Present	Name & Address of Employer Long Beach Unified School District 1515 Hughes Way Long Beach CA 90810	<input type="checkbox"/> Self Employed	Dates (from - to) 2003-Present
Position/Title/Type of Business ENGINEERING MANAGER	Business Phone (incl. area code) 562) 665-4545	Monthly Income \$120,000/4R	Position/Title/Type of Business 3rd grade Teacher	Business Phone (incl. area code) 562) 642-0911	Monthly Income \$50,000/4R
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)
Position/Title/Type of Business	Business Phone (incl. area code)	Monthly Income	Position/Title/Type of Business	Business Phone (incl. area code)	Monthly Income

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$ 10 000	\$ 4 167	\$ 14 167	Rent	\$ 0	
Overtime	0	0	0	First Mortgage (P&I)	558	\$ 4028
Bonuses	0	0	0	Other Financing (P&I)	0	0
Commissions	0	0	0	Hazard Insurance	50	182
Dividends/Interest	0	0	0	Real Estate Taxes	102	651
Net Rental Income	0	0	0	Mortgage Insurance	35	0
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues	225	0
				Other:		
<b>Total</b>	<b>\$ 10 000</b>	<b>\$ 4 167</b>	<b>\$ 14 167</b>	<b>Total</b>	<b>\$ 968</b>	<b>\$ 4861</b>

\* 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	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  Jointly  Not Jointly

ASSETS		Cash or Market Value	LIABILITIES		
Description			Name and address of Company	Monthly Payment & Months Left to Pay	Unpaid Balance
Cash deposit toward purchase held by: ESCROW		\$ 18750	VISA	\$ Payment/Months 450	\$ 23 000
List checking and savings accounts below			Acct. no. 696549601		
Name and address of Bank, S&L, or Credit Union Aerospace Credit Union Box 421 Long Beach CA 90810			MASTER CARD	\$ Payment/Months 300	\$ 15 000
Acct. no.	\$		Acct. no. 76794320		
Name and address of Bank, S&L, or Credit Union			Macy's	\$ Payment/Months 280	\$ 12 000
Acct. no.	\$		Acct. no. 34962		

**VI. ASSETS AND LIABILITIES (cont'd)**

Name and address of Bank, S&L, or Credit Union		Name and address of Company Dodge CRANN CHRYSLER FINANCIAL Box 9223, ARMINISTON HILLS, MI		\$ Payment/Months \$ 300/mo	\$ 1500
Acct. no.	\$	Acct. no. 76541 45333			
Stocks & Bonds (Company name/ number & description)	\$ None	Name and address of Company		\$ Payment/Months	\$
		Acct. no.			
Life insurance net cash value \$ 200,000 Face amount: \$ 30,000	\$ 30,000	Name and address of Company South Bay mortgage Box 4691 Phoenix, AZ		\$ Payment/Months 968 PITI (Assd)	\$ 677.44
<b>Subtotal Liquid Assets</b>	\$				
Real estate owned (enter market value from schedule of real estate owned)	\$ 390,000				
Vested interest in retirement fund	\$ 100,000				
Net worth of business(es) owned (attach financial statement)	\$ 0	Acct. no. 6942643			
Automobiles owned (make and year) BMW 535 (2009) 22,000 Dodge VAN (2006) 15,000	\$	Alimony/Child Support/Separate Maintenance Payments Owed to:		\$ None	
Other Assets (itemize)	\$	Job-Related Expense (child care, union dues, etc.)		\$ None	
		<b>Total Monthly Payments</b>		\$	
<b>Total Assets a.</b>	\$	<b>Net Worth (a minus b)</b>	\$	<b>Total Liabilities b.</b>	\$

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
14714 Berlin Lane Dale 71300	Condo	\$ 390,000	\$ 67,744	\$ 0	\$ 556	\$ 412	\$
<b>Totals</b>		\$ 390,000	\$ 67,744	\$ 0	\$ 556	\$ 412	\$

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name

Creditor Name

Account Number

**VII. DETAILS OF TRANSACTION**

a. Purchase price	\$ 625,000
b. Alterations, improvements, repairs	0
c. Land (if acquired separately)	0
d. Refinance (incl. debts to be paid off)	0
e. Estimated prepaid items	0
f. Estimated closing costs (3%)	18,750
g. PMI, MIP, Funding Fee	0
h. Discount (if Borrower will pay)	0
i. Total costs (add items a through h)	643,750

**VIII. DECLARATIONS**

If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.

- a. Are there any outstanding judgments against you?  Yes  No
- b. Have you been declared bankrupt within the past 7 years?  Yes  No
- c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?  Yes  No
- d. Are you a party to a lawsuit?  Yes  No
- e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?  Yes  No

(This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.)

	Borrower		Co-Borrower	
	Yes	No	Yes	No
a.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
b.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
c.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
d.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
e.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

**VII. DETAILS OF TRANSACTION**

**VIII. DECLARATIONS**

j. Subordinate financing	0	<p><b>If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.</b></p> <p>f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.</p> <p>g. Are you obligated to pay alimony, child support, or separate maintenance?</p> <p>h. Is any part of the down payment borrowed?</p> <p>i. Are you a co-maker or endorser on a note?</p> <p>j. Are you a U.S. citizen?</p> <p>k. Are you a permanent resident alien?</p> <p><b>l. Do you intend to occupy the property as your primary residence?</b> If "Yes," complete question m below.</p> <p>m. Have you had an ownership interest in a property in the last three years?</p> <p>(1) What type of property did you own—principal residence (PR), second home (SH), or investment property (IP)?</p> <p>(2) How did you hold title to the home—solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?</p>	<p><b>Borrower</b></p> <p>Yes No</p>		<p><b>Co-Borrower</b></p> <p>Yes No</p>	
k. Borrower's closing costs paid by Seller	0		<p><input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p>	<p><input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p>		
l. Other Credits (explain)	0		<p><input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p>	<p><input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p>		
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	500000		<p><input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p>	<p><input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p>		
n. PMI, MIP, Funding Fee financed	0		<p><input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p><input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</p>		
o. Loan amount (add m & n)	500000		<p><input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p>	<p><input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p>		
p. Cash from/to Borrower (subtract j, k, l & o from i)	0		<p><input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p><input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</p>		
		<p>PR</p> <p>S</p>	<p>PR</p> <p>SP</p>			

**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 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.

Borrower's Signature X Oscar R. Klient	Date 7-11-XX	Co-Borrower's Signature X Gretchen Klient	Date 7-11-XX
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**X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES**

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

<p><b>BORROWER</b> <input type="checkbox"/> I do not wish to furnish this information</p> <p><b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino</p> <p><b>Race:</b> <input checked="" type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input checked="" type="checkbox"/> White</p> <p><b>Sex:</b> <input type="checkbox"/> Female <input checked="" type="checkbox"/> Male</p>		<p><b>CO-BORROWER</b> <input type="checkbox"/> I do not wish to furnish this information</p> <p><b>Ethnicity:</b> <input checked="" type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino</p> <p><b>Race:</b> <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White</p> <p><b>Sex:</b> <input checked="" type="checkbox"/> Female <input type="checkbox"/> Male</p>	
<p><b>To be Completed by Interviewer</b></p> <p>This application was taken by:</p> <p><input type="checkbox"/> Face-to-face interview</p> <p><input type="checkbox"/> Mail</p> <p><input type="checkbox"/> Telephone</p> <p><input type="checkbox"/> Internet</p>		<p>Name and Address of Interviewer's Employer</p>	
<p>Interviewer's Name (print or type) LARRY LINDER</p> <p>Interviewer's Signature Larry Linder</p> <p>Interviewer's Title Mortgage Loan Broker</p> <p>Interviewer's Phone Number (incl. area code)</p>		<p>Date July 11, XX</p>	

**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:	OSCAR R. Klient
Co-Borrower:	Gretchen Klient

Agency Case Number:	
Lender Case Number:	

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 X Oscar R Klient	Date 7-11-xx	Co-Borrower's Signature X Gretchen Klient	Date 7-11-xx
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