



**The Kristoff Team**  
at Charter One Mortgage – RBS Citizens

**Nick Kristoff**  
Loan Officer  
NMLS#379253  
**(843) 715-2787**  
(843) 290-9110 mobile

**Mike Kristoff**  
Senior Loan Officer  
NMLS#377707  
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## WELCOME FROM THE KRISTOFF TEAM

Thank you for choosing the Kristoff Team at Charter One Mortgage for your financing needs. We are looking forward to working with you to achieve your goals. Below you will find important information regarding the loan process and documentation that will be collected along the way. The loan process is divided into four main stages:

- 1. Loan Application & Processing:** During this stage you will complete the loan application and supply the required supporting documentation (see attached checklist). You will be contacted by Lori MacDonell who will be assisting us in collecting the supporting documentation. It is important that you are as thorough and prompt as possible so that the underwriting process can proceed smoothly. We will provide a list of required documents and we will work with you to collect them. In many cases we can get documents directly from your financial advisors, CPAs, insurance agents, attorneys, etc. Please provide us with the contact information for these individuals and inform them we will be contacting them on your behalf. Once we receive the necessary documentation we will be ready to order the appraisal.
- 2. Ordering the Appraisal:** The appraisal will be the official determination of value for the purpose of the loan transaction. The value may impact your loan program and interest rate. Charter One Mortgage uses a small set of local appraisers with extensive experience in your market. To ensure we retain quality appraisers we will collect an upfront fee which will be applied toward the cost of the appraisal. Please remit this fee in the form of a check made payable to Charter One Mortgage when you return your signed loan disclosures. You may also request a secure link to pay via debit/credit card. You will receive a credit for the upfront fee at loan closing.
- 3. Loan Underwriting:** During this stage your loan will be reviewed by an underwriter. The underwriter is responsible for verifying the supplied documentation and loan details meet the applicable guidelines and for issuing a loan approval. She may ask for additional documentation and we will communicate that to you promptly. Your loan processor will contact you once we receive an initial approval from the underwriter. She will communicate any requests for additional documentation as well as action items that need to take place for an on-time closing.

**Property Insurance:** If you have been shopping for homeowner's insurance, wind & hail insurance, or flood insurance, you'll need to finalize your decision shortly after we have the initial loan approval. If you are purchasing a property, your loan processor will confirm your selection and will ask you to provide payment to the insurance company so your coverage may go into effect immediately upon your purchase date. If you are refinancing a mortgage you will need to renew your policy if it is scheduled to expire within 60 days after the closing date.

- 4. Loan Closing:** Upon final approval your loan is ready for closing. Closing will take place at the office of the attorney or title company you select. At closing you will sign a final copy of all loan



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documents along with the HUD Settlement Statement. The Settlement Statement is the official receipt for the transaction and it will outline the total expenses and credits associated with the transaction. If this is a purchase transaction, the Settlement Statement will show the amount paid for the property as well as fees paid to real estate brokers or other third parties. You will see a credit on the Settlement Statement for the upfront fee collected by Charter One Mortgage.

If you plan to have someone else sign the closing documents as your Power of Attorney please notify us as quickly as possible. We will work with you and your attorney to insure the individual you name is eligible and your Power of Attorney document is prepared in accordance with all applicable guidelines.

Throughout the process you may be contacted by other individuals at Charter One Mortgage. These individuals can help you with questions about your loan if we are unavailable. You may also contact our assistant, Lori MacDonell, via telephone by dialing (843) 715-2790.

We're looking forward to working with you!

Sincerely,

The Kristoff Team



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Throughout the loan application and approval process you may be contacted by some of the following companies. These companies provide services directly to Charter One Mortgage to support your loan file. Don't be alarmed if you are contacted directly as that is a normal part of the processing of your loan.

**Appraiser:** The appraiser will be selected from a list of approved appraisers in accordance with all applicable loan program guidelines. If you are refinancing a property you will likely hear from the appraiser directly, otherwise, the appraiser will contact a real estate agent to arrange entry to the property.

You are always welcome to contact us to verify each company and individual that contacts you regarding your loan file.



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**REQUIRED DOCUMENTATION FOR YOUR MORTGAGE LOAN TRANSACTION**

- Copies of your two (2) most recent year’s Federal Income Tax Returns, with all schedules attached, including W-2’s, 1099’s, and K-1’s.
- Copies of your most recent pay stubs covering 30 days to verify income and employment.

Pay Frequency	Number of Pay Stubs Required
Weekly	4 Most Recent Pay Stubs
Bi-Weekly	3 Most Recent Pay Stubs
Semi-Monthly	2 Most Recent Pay Stubs
Monthly	1 Most Recent Pay Stub

- If you are retired and receive income from Social Security and/or pensions, please provide a copy of your most recent Social Security Awards Letter and a copy of your retirement awards letter or some other documentation to include the name and address of your provider.
- Copies of **all pages** of your two (2) most recent statements or your most recent quarterly statement for all bank accounts, investment accounts and retirement accounts. We must have the full account statement with all pages.
- If you are selling any real estate (including the subject property), please provide the listing agreement, sales contract, or HUD-1 Settlement Statement, whichever applies.
- If you own any real estate properties, please provide the Declaration Page of the hazard and flood insurance policies, a copy of your most recent property tax bill, and amounts due to any homeowner’s associations.
- Copies of your most recent mortgage statements for all real estate loans and/or equity lines of credit.
- A copy of the sales agreement and earnest money check for the property you are purchasing.
- Copies of your driver’s license (or official identification) and social security card.
- A copy of a Divorce Decree or Separation Agreement, all pages (if applicable).
- A copy of a Trust Agreement, all pages (if applicable).
- If you have been renting, provide the name, address and phone number of any landlords for the past 24 months.
- If you are self-employed or own 25% or more of any company, please provide copies of your corporate tax returns, S Corporation returns and/or Form 1065 (K-1) for partnerships for the



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past two (2) years. A year-to-date profit and loss and balance sheet signed by you or your accountant are also required.

- (FOR VA LOANS) Copy of your VA Certificate of Eligibility and/or a copy of your VA form DD214

You may send the information in one group or in multiple pieces as you collect it, whichever is most convenient. Please return your documentation in one of the following ways:

Email Address	Scan and email to Nick Kristoff: <a href="mailto:lori.macdonell@charteronebank.com">lori.macdonell@charteronebank.com</a>
e-Fax Number	(844) 206-6575
Overnight Address (UPS, FedEx, DHL, USPS)	7 Office Way, Suite 206 Hilton Head Island, SC 29928 Phone: (843) 715-2790
Physical Drop Off	7 Office Way, Suite 206 Hilton Head Island, SC 29928 Phone: (843) 715-2790



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Please list the individuals (financial advisors, account reps, CPAs, attorneys, insurance agents, etc.) we should contact on your behalf:

Contact Name: \_\_\_\_\_ Contact Phone: \_\_\_\_\_

Company: \_\_\_\_\_ Contact Fax: \_\_\_\_\_

Contact Cell: \_\_\_\_\_ Contact Email: \_\_\_\_\_

Documents to Request: \_\_\_\_\_

Contact Name: \_\_\_\_\_ Contact Phone: \_\_\_\_\_

Company: \_\_\_\_\_ Contact Fax: \_\_\_\_\_

Contact Cell: \_\_\_\_\_ Contact Email: \_\_\_\_\_

Documents to Request: \_\_\_\_\_

Contact Name: \_\_\_\_\_ Contact Phone: \_\_\_\_\_

Company: \_\_\_\_\_ Contact Fax: \_\_\_\_\_

Contact Cell: \_\_\_\_\_ Contact Email: \_\_\_\_\_

Documents to Request: \_\_\_\_\_

Contact Name: \_\_\_\_\_ Contact Phone: \_\_\_\_\_

Company: \_\_\_\_\_ Contact Fax: \_\_\_\_\_

Contact Cell: \_\_\_\_\_ Contact Email: \_\_\_\_\_

Documents to Request: \_\_\_\_\_

# 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):

<b>Borrower</b>	<b>Co-Borrower</b>	<b>I. TYPE OF MORTGAGE AND TERMS OF LOAN</b>	
<b>Mortgage Applied for:</b>	<input type="checkbox"/> VA <input type="checkbox"/> FHA	<input type="checkbox"/> Conventional <input type="checkbox"/> USDA/Rural Housing Service	<input type="checkbox"/> Other (explain): Agency Case Number: _____ Lender Case Number: _____

Amount \$	Interest Rate %	No. of Months	<b>Amortization Type:</b> <input 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)	No. of Units
Legal Description of Subject Property (attach description if necessary)	Year Built
Purpose of Loan: <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	Property will be: <input 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: \$
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Title will be held in what Name(s)	Manner in which Title will be held	Estate will be held in: <input 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)

## III. BORROWER INFORMATION

<b>Borrower</b>		<b>Co-Borrower</b>	
Borrower's Name (include Jr. or Sr. if applicable)		Co-Borrower's Name (include Jr. or Sr. if applicable)	
Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated		Dependents (not listed by Co-Borrower) no. _____ ages _____	
Present Address (street, city, state, ZIP)		Present Address (street, city, state, ZIP)	
<input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.		<input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.	
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)	<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

<b>Borrower</b>		<b>Co-Borrower</b>	
Name & Address of Employer		Name & Address of Employer	
<input type="checkbox"/> Self Employed		<input type="checkbox"/> Self Employed	
Yrs. on this job		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 Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)

*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	<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)	
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)	

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	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 other income," below)				Homeowner Assn. Dues		
				Other:		
<b>Total</b>	\$	\$	\$	<b>Total</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/C		Monthly Amount
		\$

VI. ASSETS AND LIABILITIES
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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 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.		
Description				
Cash deposit toward purchase held by:	\$			
<i>List checking and savings accounts below</i>		LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$	Acct. no.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$	Acct. no.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$	Acct. no.		



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

Name and address of Bank, S&L, or Credit Union		Name and address of Company		\$ Payment/Months	\$
Acct. no.	\$	Acct. no.			
Stocks & Bonds (Company name/ number & description)		Name and address of Company		\$ Payment/Months	\$
		Acct. no.			
Life insurance net cash value		Name and address of Company		\$ Payment/Months	\$
Face amount: \$					
<b>Subtotal Liquid Assets</b>					
Real estate owned (enter market value from schedule of real estate owned)					
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.)		\$	
		<b>Total Monthly Payments</b>		\$	
<b>Total Assets a.</b>		Net Worth (a minus 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
		\$	\$	\$	\$	\$	\$
Totals		\$	\$	\$	\$	\$	\$

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		VIII. DECLARATIONS				
a. Purchase price	\$	<b>If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.</b>  a. Are there any outstanding judgments against you? 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 thereof in the last 7 years? d. Are you a party to a lawsuit? e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?  (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.)	<b>Borrower</b>		<b>Co-Borrower</b>	
b. Alterations, improvements, repairs			<b>Yes</b>	<b>No</b>	<b>Yes</b>	<b>No</b>
c. Land (if acquired separately)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Refinance (incl. debts to be paid off)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Estimated prepaid items			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Estimated closing costs			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. PMI, MIP, Funding Fee			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Discount (if Borrower will pay)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Total costs (add items a through h)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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

### 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 sourcename in this application or a consumer reporting agency.

<b>Borrower's Signature</b> X	Date	<b>Co-Borrower's Signature</b> X	Date
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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.)

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

**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:

Agency Case Number:

Co-Borrower:

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.

<b>Borrower's Signature</b> X	Date	<b>Co-Borrower's Signature</b> X	Date
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