12 CFR Ch. II (1-1-08 Edition)

Pt. 202, App. B

APPENDIX B TO PART 202—MODEL APPLICATION FORMS

1. This appendix contains five model credit application forms, each designated for use in a particular type of consumer credit transaction as indicated by the bracketed caption on each form. The first sample form is intended for use in open-end, unsecured transactions; the second for closed-end, secured transactions; the third for closed-end transactions, whether unsecured or secured: the fourth in transactions involving community property or occurring in community property states; and the fifth in residential mortgage transactions which contains a model disclosure for use in complying with §202.13 for certain dwelling-related loans. All forms contained in this appendix are models; their use by creditors is optional.

- 2. The use or modification of these forms is governed by the following instructions. A creditor may change the forms: by asking for additional information not prohibited by \$202.5; by deleting any information request; or by rearranging the format without modifying the substance of the inquiries. In any of these three instances, however, the appropriate notices regarding the optional nature of courtesy titles, the option to disclose alimony, child support, or separate maintenance, and the limitation concerning marital status inquiries must be included in the appropriate places if the items to which they relate appear on the creditor's form.
- 3. If a creditor uses an appropriate Appendix B model form, or modifies a form in accordance with the above instructions, that creditor shall be deemed to be acting in compliance with the provisions of paragraphs (b), (c) and (d) of §202.5 of this regulation.

[Open-end, unsecured credit] CREDIT APPLICATION

IMPORTANT: Read these Directions before completing this Application.

Check
Appropriate

Box

If you are applying for an individual account in your own name and are relying on your own income or assets of another person as the basis for repayment of the credit requested, complete only Sections A and D.

If you are applying for a joint account or an account that you and another person will use, complete all Sections, providing information in B about the joint applicant or user. We intend to apply for joint credit.

Applicant Co-Applicant Co-Applic Applicant Co-Applicant Co-Appli SECTION A—INFORMATION REGARDING APPLICANT Full Name (Last, First, Middle): Birthdate: / / Present Street Address: City: _____ State: _____ Zip: _____ Telephone: ____ Driver's License No.: Social Security No.: Previous Street Address: ___ Years there: ___ City: ____ Present Employer: Years there: ____ Telephone: ____ Position or title: ____ Name of supervisor: ____ Present net salary or commission: \$ ______ per _____ No. Dependents: _____ Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, separate maintenance received under: court order
written agreement oral understanding Is any income listed in this Section likely to be reduced in the next two years?

Yes (Explain in detail on a separate sheet.)

No Have you ever received credit from us? _____ When? _____ Office: Checking Account No.: _____ Institution and Branch: ____ Savings Account No.: Institution and Branch: _____Telephone: Relationship: _____ Address:____ $SECTION\,B-INFORMATION\,REGARDING\,JOINT\,APPLICANT, USER, OR\,OTHER\,PARTY\,(Use\,separate\,sheets\,if\,necessary.)$ Full Name (Last, First, Middle): Relationship to Applicant (if any): Present Street Address: Social Security No.: _____ Driver's License No.:-____ Years there: ____ Telephone: ____ Present Employer: _____ Position or title: Name of supervisor: Employer's Address: ____ Previous Employer: Previous Employer's Address: __ Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a hasis for repaying this obligation. Alimony, child support, separate maintenance received under: court order uritten agreement oral understanding Other income: \$______ per _____ Source(s) of other income: _____ Is any income listed in this Section likely to be reduced in the next two years?

Yes (Explain in detail on a separate sheet.) No. Checking Account No.: ______ Institution and Branch: ____ _____Institution and Branch: ____ Savings Account No.: ____ Name of nearest relative not living with Joint Applicant, User, or Other Party: Telephone: Relationship: _____ Address:_____ SECTION C—MARITAL STATUS (Do not complete if this is an application for an individual account.)

[Open-end, unsecured credit]

SECTION D— ASSET AND DEBT INFORMATION (If Section B has been completed, this Section should be completed giving information about both the Applicant and Joint Applicant, User, or Other Person. Please mark Applicant-related information with an "A." If Section B was not completed, only give information about the Applicant in this Section.)

ASSETS OWNED (use separate sheet if necessary.)

Descript	ion of Assets		Value	Subje	es/No	Name(s) of Owner(s)		
Cash			s					
Automobiles (Make, Model, Yea	ır)							
Cash Value of Life Insurance (Is Face Value)	suer,						1-1-1-346-346-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1	
Real Estate (Location, Date Acq	uired)							
Marketable Securities (Issuer, Ty	ype, No. of Shares)							
Other (List)	180 AND							
Total Assets			s					
OUTSTANDING DEBTS (Incl. rent,	lude charge accounts, insta mortgages, etc. Use separ	allment cor rate sheet i	ntracts, credit c: f necessary.)	ards,				
Creditor	Type of Debt or Acct. No.	Name Acc	e in Which t. Carried	Original Debt	Present Balance	Monthly Payments	Past Due? Yes/No	
(Landlord or Mortgage Holder)	Rent Payment Mortgage			\$ (Omit rent)	\$ (Omit rent			
2.								
3.								
4.								
5.								
6.								
Total Debts				s	s	s		
(Credit References)				•			Date Paid	
1.				s				
2.								
Are you a co-maker, endorser, o guarantor on any loan or contrac	r ¤? Yes □ No [If "yes" for whom?		То	whom?		
Are there any unsatisfied judgments against you?	Yes □ No □ Amo	unt \$		If "ye to wh	s" om owed?			
Have you been declared bankrupt in the last 14 years?	Yes ☐ If "yo No ☐ wher	es" e?				Year		
Other Obligations—(E.g., liabili	ity to pay alimony, child s	upport, ser	oarate maintena	nce. Use sepan	ite sheet if nece	ssary.)		
Everything that I have state or not it is approved. You are au	ed in this application is co thorized to check my cred	rrect to the lit and emp	best of my kno loyment history	wledge. I under and to answer	rstand that you questions abou	will retain this a it your credit exp	pplication whether berience with me.	
Applicant's Signa	ture	Date			her Signature ere Applicable)	Date	

[Closed-end, secured credit]

		D. C.			PLICATION		
Check	☐ If you a	IMPORTAN re applying for individual	T: Read these	Directions	before completing t	this Application.	the income or assets of
Appropriate Box	another	person as the basis for rep	payment of the	credit reques	ted, complete Sections	own income or assets and not s A, C, D, and E, omitting B a	nd the second part of C.
DOX	☐ If this is	an application for joint	credit with ano	ther person,	complete all Sections	, providing information in B	about the joint applicant.
	We inte	nd to apply for joint cre	Applicant		Co-Applicant		
	☐ If you a	re applying for individua		e relying on		, child support, or separate m	aintenance or on the
	income	or assets or another pers	on as the basis	for repayme	ent of the credit reques	sted, complete all Sections to tenance payments or income	the extent possible,
Amount Rec	quested	Payment Date Desire	d Proc	ceeds of Cre te Used For	dit		
SECTION A	-INFORM	ATION REGARDING	- APPLICAN	т			
	ast, First, Mi						Birthdate: / /
Present Stree	t Address: _						Years there:
City:			State:		Zip:	Telephone:	
Social Secur	ity No.:				Driver's License No		
Previous Stre	eet Address:						Years there:
City:			_ State:		Zip:		
Present Emp	loyer:				Years there:	Telephone:	
Position or ti					Name of supervisor		
Employer's	Address:						
Previous Em	ployer:						Years there:
Previous Em	ployer's Add	ress:					
	alary or comr		per		No. Dependents:	Ages:	
Alimony, ch	ild sunnort.	or senarate maintenan	ice income ne	ed not be re	vealed if you do not	wish to have it considered	as a hasis for renaving
this obligati	on.	=			•		as a basis for repaying
Alimony, ch	ild support, se	eparate maintenance rec	eived under: o	ourt order [written agreemen	t 🗌 oral understanding 🗌	
Other incom	e: \$	per		Source(s)	of other income:		
Is any incom	e listed in thi	s Section likely to be re- on a separate sheet.)	duced before t	he credit rec	uested is paid off?		
Have you ev	er received co	redit from us?		When?		Office:	
Checking Ac	count No.: _				Institution and Bran	ich:	
Savings Acc	ount No.:				Institution and Bran	ich:	
Name of nea							
not living wi						Telephone:	
Relationship		Address:					
			G JOINT API	PLICANT,	OR OTHER PARTY	(Use separate sheets if ne	
	Last, First, M						Birthdate: / /
		(if any):					
	et Address:						Years there:
City:						Telephone:	
Social Secur							
Present Emp	oloyer:					Telephone:	
Position or t	***************************************				Name of supervisor		
Employer's .							
Previous Em							Years there:
		ress:					
Present net s	alary or comi	nission: \$	per		No. Dependents:	Ages:	
this obligati	ion.					wish to have it considered	
Other incom	ie: \$	per		Source(s)	of other income:		
Yes (Exp	lain in detail (s Section likely to be re on a separate sheet.)	duced before t No 🗌	he credit rec			
Checking A	ccount No.: _				Institution and Bran		
Savings Acc					Institution and Braz	nch:	
Name of nea	arest relative i	not living with					
Relationship	ant or Other I	Address:					
	C-MARITA						
(Do not con	nplete if this	is an application for an			uding single, divorce	d, and widowed)	
Othor Borre	☐ Married				dudina cinala, divore		

[6]----

SECTION D— ASSET AND DEBT INFORMATION (If Section B has been completed, this Section should be completed giving information about both the Applicant and Joint Applicant or Other Person, Please mark Applicant-related information with an "A." If Section B was not completed, only give information about the Applicant in this Section.)

ASSETS OWNED (use separate sheet if necessary.)

Subject to Debt? Yes/No Description of Assets Value Name(s) of Owner(s) Cash Automobiles (Make, Model, Year) Cash Value of Life Insurance (Issuer, Face Value) Real Estate (Location, Date Acquired) Marketable Securities (Issuer, Type, No. of Shares) Other (List) Total Assets OUTSTANDING DEBTS (Include charge accounts, installment contracts, credit cards, rent, mortgages, etc. Use separate sheet if necessary.) Type of Debt or Acct. No. Original Debt Monthly Payments Past Due? Yes/No (Landlord or Mortgage Holder) (Credit References) Date Paid Are you a co-maker, endorser, or guarantor on any loan or contract? Yes 🗆 No 🗆 Are there any unsatisfied judgments against you? Yes □ No □ Amount \$ Yes □ No □ If "yes" where? Other Obligations—(E.g., liability to pay alimony, child support, separate maintenance. Use separate sheet if necessary.) SECTION E—SECURED CREDIT (Briefly describe the property to be given as security.) and list names and addresses of all co-owners of the property: Name Address If the security is real estate, give the full name of your spouse (if any): Everything that I have stated in this application is correct to the best of my knowledge. I understand that you will retain this application whether or not it is approved. You are authorized to check my credit and employment history and to answer questions about your credit experience with me.

Date

Applicant's Signature

Other Signature (Where Applicable)

CREDIT APPLICATION
IMPORTANT: Read these Directions before completing this Application. | If you are applying for individual credit in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete of nist occupied to first part of Section C and Section E.

If you are applying for joint credit with another person, complete all Sections except E, providing information in B about the joint applicant. If the requested credit is to be secured, then complete Section E. If you are applying for individual credit, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all Sections except E to the extent possible, providing information in B about the person on whose allimony, support, or maintenance payments or income or assets you are relying. If the requested credit is to be secured, then complete Section E Amount Requested Payment Date Desired Proceeds of Credit To be Used For _____ SECTION A—INFORMATION REGARDING APPLICANT Full Name (Last, First, Middle): Present Street Address: Years there: ______ State: _____ Zip: _____ Telephone: _____ City: ___ Social Security No.: __ ____ Driver's License No.: _____ Previous Street Address: City: _ Years there: _____ Telephone: ____ Name of supervisor: Employer's Address: ____ Previous Employer's Address: ___ Present net salary or commission: \$ _____ per ____ ____ No. Dependents: ___ Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, separate maintenance received under: court order 🗆 written agreement 🗅 oral understanding 🗀 Other income: \$ ______ per _____ Source(s) of other income: ____ Is any income listed in this Section likely to be reduced before the credit requested is paid off?

Yes (Explain in detail on a separate sheet.)

No Have you ever received credit from us? _____ When? ____ Savings Account No.: Relationship: _____ Address:____ SECTION B—INFORMATION REGARDING JOINT APPLICANT, OR OTHER PARTY (Use separate sheets if necessary.) Present Street Address: Driver's License No.: Social Security No.: Present Employer: Years there: Position or title: __ ___ Name of supervisor: ____ Employer's Address: Previous Employer: Years there: Previous Employer's Address: ___ ____ per ____ No. Dependents: Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, separate maintenance received under: court order 🔲 written agreement 🗎 oral understanding 🗎 Other income: \$ _____ per ____ Source(s) of other income: _____ Is any income listed in this Section likely to be reduced before the credit requested is paid off?

☐ Yes (Explain in detail on a separate sheet.) No ☐ Checking Account No.: ____ Institution and Branch: ___ Savings Account No.: Institution and Branch: Name of nearest relative not living with Name of nearest relative now to any Joint Applicant or Other Party:

Relationship:

Address:

Telephone:

SECTION C—MARITAL STA (Do not complete if this is an a	ATUS pplication	for ind	ividual	unsecur	ed credit.)					
Applicant: Married Other Party: Married	☐ Separa ☐ Sepa			Unmarri] Unmar	ed (including s ried (including	ngle, single	divorced, an , divorced, a	d widowed) and widowed)		
SECTION D— ASSET AND II both the Applica completed, only	EBT INFO ant and Joing give infor	ORMA nt Appl: mation	TION (icant or about th	If Section Other Pene Applic	n B has been co erson. Please m ant in this Sect	mplet ark Ap on.)	ed, this Sect oplicant-relat	ion should be ted information	completed giving n with an "A." If S	information about lection B was not
ASSETS OWNED (use separate	sheet if ne	cessary	.)		T					
Descript	ion of Asse	ts			Value		Subject Ye	to Debt? s/No	Name(s) of Owne	r(s)
Cash					s					
Automobiles (Make, Model, Yea	ır)									
Cash Value of Life Insurance (Is Face Value)	suer,									
Real Estate (Location, Date Acq	uired)									
Marketable Securities (Issuer, Ty	me, No. of	Shares')							
, ,	•									
Other (List)										
Total Assets					\$		L			
OUTSTANDING DEBTS (Incl	Type	of Del	ot		ne in Which		Original	Present	Monthly	Past Due?
Creditor	or A	cct. No	١.	Ac	ct. Carried		Debt	Balance	Payments	Yes/No
(Landlord or Mortgage Holder)	☐ Rent I ☐ Mortg	'aymeni age				\$ (0	Omit rent)	\$ (Omit rent)	S	
2.										
3.										
Total Debts						s		s	s	
(Credit References)										Date Paid
1.						\$				
2.										
Are you a co-maker, endorser, o guarantor on any loan or contrac	r :t? Yes		No []	If "yes" for whom?			То	whom?	
Are there any unsatisfied judgments against you?	Yes No	8	Amo	unt S			If "yes" to who	m owed?		
Have you been declared bankrupt in the last 14 years?	Yes No		If "ye wher	es" e?					Year	
Other Obligations—(E.g., liabil	ity to pay a	limony,	child s	upport, se	eparate mainten	ance.	Use separate	sheet if neces	sary.)	
SECTION E—SECURED CR	EDIT (Co	mplete	only if	credit is	to be secured.	Brie	fly describe	the property	to be given as see	curity.
and list names and addresses of	All co-own	ers of th	e prope	erty:				Addr	ess	
If the security is real estate, give	the full na	me of y	our spo	ouse (if an	ny):					
Everything that I have state or not it is approved. You are au	ed in this ap thorized to	plication check r	on is co ny cred	rrect to th	ne best of my ka aployment histo	nowles	dge. I unders I to answer o	stand that you questions abou	will retain this app t your credit expe	olication whether rience with me.
Applicant's Signa	ture			Date				er Signature		Date
							(Whei	re Applicable)		

[Community property]

CREDIT APPLICATION IMPORTANT: Read these Directions before completing this Application.

Appropriate main	are applying for individual cre tenance payments or on the inc	ome or assets of anothe	er person as the	basis for repa		
☐ In all the p	ons A and D. If the requested cr other situations, complete all erson on whose alimony, supp cured, also complete Section I	Sections except E, proort, or maintenance p			bout your spouse, a j s you are relying. If	oint applicant or user, or the requested credit is to
	cured, also complete Section i a intend to apply for joint cred		Applicant	Co-Applie		
Amount Requested	Payment Date Desired	Proceeds of Cree	dit	Со-дррш	cant	
s	-	To be Used For				
SECTION A—INFOR	MATION REGARDING AF	PPLICANT				
Full Name (Last, First, I	Middle):					Birthdate: / /
Present Street Address:						Years there:
City:		State:	Zip: _		Telephone:	
Social Security No.:			Driver's Lice	nse No.:		
Previous Street Address						Years there:
City:		State:	Zip: _			
Present Employer:			Years there:		Telephone:	
Position or title:			Name of supe	ervisor:		
Employer's Address:			Material de la company			
Previous Employer:						Years there:
	idress:		Victor (1976)			
Present net salary or cor	nmission: \$	per	No. Depende	nts:	Ages:	THE RESERVE OF THE PARTY OF THE
Alimony, child support,	t, or separate maintenance is separate maintenance receive	d under: court order	□ written agr	eement 🗆 e		
Other income: \$	per	Source(s)	of other incom	e:		***************************************
Is any income listed in t	his Section likely to be reduce I on a separate sheet.) No	ed in the next two year	s or before the	credit reque	sted is paid off?	
Have you ever received		When?			Office:	
Checking Account No.:			Institution an			
Savings Account No.: _			Institution an			
Name of nearest relative						
not living with you:					Telephone:	
Relationship:	Address:					
SECTION B-INFOR	MATION REGARDING SPO	OUSE, JOINT APPI	ICANT, USE	R, OR OTH	ER PARTY (Use se	parate sheets if necessary
Full Name (Last, First, I	Middle):					Birthdate: / /
Relationship to Applica	nt (if any):					
Present Street Address:						Years there:
City:		State:	Zip: _		Telephone:	
Social Security No.:			Driver's Lice			
Present Employer:			Years there:		Telephone:	
Position or title:			Name of sup			
Employer's Address:						
Previous Employer: _						Years there:
Previous Employer's Ac	idress:					
Present net salary or cor	nmission: \$	per	No. Depende	nts:	Ages:	
this obligation.	t, or separate maintenance is	ncome need not be r	evealed if you	do not wish	to have it consider	
Other income: \$	per	Source(s)	of other incom	ie:		
Is any income listed in t Yes (Explain in detail	his Section likely to be reduce I on a separate sheet.) No	ed in the next two year □	s or before the	credit reque	sted is paid off?	
Checking Account No.:		_	Institution ar	d Branch:		
Savings Account No.: _			Institution ar			
Name of nearest relative				_		
Spouse, Joint Applicant	, User, or Other Party:				Telephone:	

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Community property]									
ECTION C—MARITAL STA pplicant: Married	☐ Separated		Unmarries	d (including sin	ele.	divorced, and	d widowed)		
ther Party: Married	☐ Separated		Unmarri	ied (including s	ingle	, divorced, a	nd widowed)		
ECTION D— ASSET AND D both the Applica with an "A." If S	EBT INFORMA int and Spouse, Jo Section B was not	TION (I int Appl complet	If Section icant, Use ed, only g	B has been con r, or Other Pers give information	nplet son. I 1 abo	ed, this Secti Please mark a ut the Applic	ion should be co Applicant-relate cant in this Sect	mpleted giving in d information ion.)	nformation about
SSETS OWNED (use separate	sheet if necessary	:)				0.11	5.10		
Descripti	on of Assets			Value		Subject Yes	to Debt? s/No N	ame(s) of Owner	(s)
ash				s					
automobiles (Make, Model, Year	r)								
ash Value of Life Insurance (Iss ace Value)	suer,								
teal Estate (Location, Date Acqu	uired)								
Marketable Securities (Issuer, Ty	pe, No. of Shares)							
Other (List)									
otal Assets				s					
OUTSTANDING DEBTS (Incl	ude charge accour	nts, insta	llment cor	ntracts, credit c	ards,	rent, mortga	iges, etc. Use se	parate sheet if nec	essary.)
Creditor	Type of De or Acct. No	bt		e in Which t. Carried		Original Debt	Present Balance	Monthly Payments	Past Due? Yes/No
. (Landlord or Mortgage Holder)	Rent Paymen		7100	. curred	\$ (0	Omit rent)	\$ (Omit rent)	S	Turro
L.									
Total Debts					s		s	s	
Credit References)									Date Paid
					\$				
Are you a co-maker, endorser, or uarantor on any loan or contrac	t? Yes 🗆	No []	If "yes" for whom?			To w	hom?	
Are there any unsatisfied udgments against you?	Yes □ No □	Amou	int \$			If "yes" to who	m owed?		
fave you been declared ankrupt in the last 14 years?	Yes □ No □	If "ye where	s" *?					Year	
Other Obligations—(E.g., liabili	ty to pay alimony	, child su	ipport, ser	oarate maintena	nce.	Use separate	sheet if necess	ary.)	
ECTION E—SECURED CR	EDIT (Complete	only if	credit is t	o be secured.)	Brie	fly describe	the property t	o be given as sec	urity.
nd list names and addresses of a	Name	ne prope	rty:				Addre	ss	
Everything that I have state or not it is approved. You are aut	d in this applicati horized to check	on is cor my credi	rect to the	best of my kno loyment histor	owled y and	dge. I unders i to answer o	stand that you w questions about	ill retain this applyour credit experi	lication whether tence with me.
Applicant's Signa	ture	_	Date			Oth (When	er Signature re Applicable)		Date

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 in \(\) The income or assets of the Borrower's spouse will not be used as a basis for loan qualification, but his or her liabilities must be considered because the Borrower resides in a community properly state, or the Borrower is relying on other property is cloated in a community properly state, as a basis for repayment of the loan.

Mortgage Applied for:	□ VA □ FHA	☐ Conventiona ☐ USDA/Rural Housing Ser		Other (MORTGAG	Agency Case		LOAN		Lender (Case Num	ber	
Amount \$		Interest Rate	%	No. of Mon	ths	Amortization Type:	☐ Fixed Rat	e [Other ARM ((explain): type):				
Cubinat Bron	orby Address (et	root eity etato 8	7ID\	I. PROP	ERTY II	FORMATI	ON AND PU							No. of Units
		reet, city, state, &												
Legal Descri	ption of Subject	Property (attach o	descrip	tion if neci	essary)									Year Built
Purpose of L	oan 🗖 Purchas	se 🗆 Construct	tion		Other	(explain):		Pro	operty wil	l be:				
	Refinan	ce Construct		rmanent				0	Primary	Residence	☐ Seco	ndary Res	idence	☐ Investment
Year Lot	Original Cost	chon or construc		ınt Existing		(a) Pre	sent Value of L	_ot	(b) Cos	t of Improv	ements	Total	(a + b)	
Acquired	\$		\$			\$			\$			\$		
Complete thi Year	is line if this is a Original Cost	refinance loan.	Amou	ınt Existing	Lione	Purnos	e of Refinance	,	h	Describe Im	nravama	nts 🗆 n	ahe	to be made
Acquired	Original Cost		Alliot	III EXIONI	LICIN	i urpo.	e or riciniano	•		JUSUI IDG III	provenie		iado	a to be made
	\$		\$							Cost: \$				
Title will be h	eld in what Nam	e(s)					Ma	anner in w	hich Title	will be held	i		□ F	te will be held in: ee Simple
Source of Do	own Payment, Se	ttlement Charges	and/c	r Subordin	ate Finani	cing (explain)								easehold how expiration date)
		B				- APPOWE	a INFORM	TION		0- 0-				
Borrower's N	ame (include Jr.	or Sr. if applicabl			111.	BORROWE	Co-Borrower's		nclude Jr.		rrower olicable)			
Social Secur	ity Number Hom	e Phone (incl. ar	ea cod	e) DOB (v	IM/DD/YYYY	Yrs. School	Social Securi	lv Number	r Home F	hone (incl.	area cod	e) DOB (N	WDD/Y	yn Yrs. School
☐ Married		l (include single,				Co-Borrower)				clude single				
Separate	d divorced, v		no.		ges	Co-bollowel)	☐ Married ☐ Separated		rced, wide		no.		iges	by Borrower)
Present Add	ress (street, city,	state, ZIP)		wn 🗆 Re	nt	No. Yrs.	Present Addr	ess (stree	t, city, sta	te, ZIP)	□ 0	wn 🗆 Re	int	No. Yrs.
Marillana Andria		D A dd-					Market Market	9 29.		D 4.				
Mailing Addr	ess, if different fr	om Present Addr	ess				Mailing Addre	ss, if diffe	rent from	Present Ac	dress			
If residing at	present address	for less than tw	o years	, complete	the follo	wing:								
	ess (street, city,			wn 🗅 Re			Former Addre	ss (street	, city, stat	e, ZIP)	0 0	wn 🗆 Re	nt	No. Yrs.
Name & Add	ress of Employer	Borro		Employed	Yrs. on th	MPLOYMEN	Name & Addr		nlover	Co-Bo	rrower	Employed	Yrs o	this ioh
		_							,,,					·
					line of wo	loyed in this ork/profession							line of	nployed in this work/profession
Position/Title	Type of Busines	s	-	Business	Phone (in	cl. area code)	Position/Title/	Type of Bu	usiness			Business	Phone	(incl. area code)
		on for less than t								following:				
Name & Add	ress of Employer		J Self	Employed	Dates (fro	om – to)	Name & Addr	ess of Em	ployer		☐ Self I	Employed	Dates	(from – to)
					Monthly I	ncome							Month	ly Income
				•	\$								\$	
Position/Title	Type of Busines	S		Business	Phone (in	cl. area code)	Position/Title/	Type of Bu	usiness			Business	Phone	(incl. area code)
Name & Add	ress of Employer		Self I	Employed	Dates If	om – to\	Name & Addr	ess of Em	inlover		□ Self I	Employed	Dates	(from – to)
ranie a Auu	ow or employer		- 0011	pioyeu			THAT IS OR AUGUS	ood OI EIII	pioyei		- Jell (pioyeu		
					Monthly I	ncome								y Income
Position/Title	Type of Busines	\$		Rusiness	S Phone (in-	cl. area code)	Position/Title/	Type of Ru	ısiness			Rusiness	\$ Phone	(incl. area code)
	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	-			(##		. 5511014 1100	, pc o Du					. /10/10	(o urou oode)
-				L										
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	V. MON	ITHLY INCOME A	ND COMBINED HOUS	SING EXPENSE INFO	RMATION	
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income* \$	Donossi	\$	\$	Rent Expense	\$, ropessa
Overtime				First Mortgage (P&I)	f	S
Bonuses				Other Financing (P&I)		
Commissions Dividends/Interest				Hazard Insurance Real Estate Taxes	ļ	
Dividends/Interest Net Rental Income				Heal Estate laxes Mortgage Insurance		-
Othor surface constants		-	-	Homeowner Assn. Dues	<u> </u>	
other income;" below)		 		Other:		
Total \$		\$	\$	Total	\$	S
* Self Employed Borrower(s						
Describe Other Incor	ne Notice: Alimony Borrowe	r, child support, er sepa er (B) or Co-Borrower (arate maintenance income (C) does not choose to have	need not be revealed if the e it considered for repaying	j this loan.	Monthly Amount
						S
						-
This Statement and any appli so that the Statement can be completed about a spouse, the	meaningfully and fa his Statement and si	chedules may be comple airly presented on a com supporting schedules mu	mbined basis; otherwise, se nust be completed about tha	and unmarried Co-Borrowe parate Statements and Sch it spouse also.	nedules are required. If the Completed	e Co-Borrower section was
ASSETS Description		Cash or Market L	iabilities and Pledged As	sets. List the creditor's nam loans, revolving charge acc	ie, address and account n	number for all outstanding
Cash deposit toward purchase	se held by: S	st	stock pledges, etc. Use cont	loans, revolving charge acci tinuation sheet, if necessary state owned or upon refinan	y. Indicate by (*) those liab noing of the subject proper	pilities which will be
			LIABIL		Monthly Payment & Months Left to Pay	Unpaid Balance
List checking and savings a			Name and address of Comp	any	\$ Payment/Months	\$
Name and address of Bank,	S&L, or Credit Union		Acct. no.			
Acct. no.	\$	N	Name and address of Comp	any	\$ Payment/Months	\$
Name and address of Bank,	S&L, or Credit Union		Acct. no.			
Acct. no.	\$	F .	Acct. no. Name and address of Comp	anv	\$ Payment/Months	s
Name and address of Bank,	-		MITTO MITO MODELLE	any	V Cymonon .	
Acct. no.	S		Acct. no. Name and address of Comp.	anu	\$ Payment/Months	\$
Name and address of Bank,		n	Acct. no.	япу	Э Геунияниковно	•
Acct. no.	\$		Name and address of Comp.	anv	\$ Payment/Months	\$
Stocks & Bonds (Company no & description)	Ψ		Idilline date was	ally [of Lagricus	
		L.	Acct. no.		Ĺ	
Life insurance net cash value	e S	N	Name and address of Compa	any	\$ Payment/Months	\$
	' ľ	1			i I	
Face amount: \$	0				l I	
Subtotal Liquid Assets Real estate owned (enter ma	S arket value S	A	Acct. no.		i I	
from schedule of real estate	owned)		Name and address of Compa	any	\$ Payment/Months	S
Vested interest in retirement						
Net worth of business(es) ow (attach financial statement) Automobiles owned (make ar						
7.000	14 /0		Acct. no. Alimony/Child Support/Sepai	roto Maintenance	S	
		P.	Payments Owed to:	ate Mainenance		
Other Assets (itemize)	\$					
			lob-Related Expense (child of	care, union dues, etc.)	S	
			otal Monthly Payments		\$	
To	tal Assets a.\$		let Worth a minus b)	;	Total Liabilities b.	\$

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Schedule of Real Est Property Address (ent or R if rental being hel	ter S if sold, I	PS if pending		Type of Property	P	use continu resent ket Value	ation sheet.) Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insura Mainte Taxes 8	nance,	. A	Net ental In	
					\$		s	\$	s	s		s		
								e						
List any additional na Alte	mes under w ernate Name	hich credit l	nas pre	Totals eviously b	-		•	•	S and account num	S ber(s): Account I	Numbe	\$ er		
VII D	ETAILS O	TRANS	ACTIO)N				VIII DE	CLARATIONS		No. of Concession, Name of Street, or other Desires, Name of Street, Name of S			
a. Purchase price	E IAILO O	IIIANO,	S			if you ans	wer "Yes" to any qu				Borr	ower	Co-Bo	rrowe
b. Alterations, improv	ements, repa	irs	-			sheet for e	explanation.	•			Yes	No	Yes	No
c. Land (if acquired s						a. Are the	re any outstanding j	udgments against	vou?					
d. Refinance (incl. de		d off)					ou been declared ba							
e. Estimated prepaid			-			c. Have y	ou had property fore			lieu thereof				
f. Estimated closing	costs					in the I	ast 7 years?							
g. PMI, MIP, Funding						d. Are you	ı a party to a lawsuit	1?						
 Discount (if Borrow 						e. Have y	ou directly or indirec	tly been obligated	on any loan which	n resulted in				
 Total costs (add ite 		h h)				(This wo	sure, transfer of title	IN IIEU OF TORECIOSU home mortgage loans, S	re, or judgment? 8A loans, home impr	ovement loans.				
. Subordinate finance						education or loan g	sure, transier of title uid include such loans as i nal loans, manufactured (r uarantee, if "Yes," provide number, if any, and reasor	nobile) home loans, any details, including date, r	mortgage, financial o ame and address of L	aligation, bond, ender, FHA or				
k. Borrower's closing		Seller				f. Are vo	number, if any, and reason	ns for the action.)					ln.	۵
I. Other Credits (expl	ain)					loan, m	u presently delinque nortgage, financial of ive details as described in	oligation, bond, or the preceding question	oan guarantee?		_	_		_
m. Loan amount							u obligated to pay ali part of the down pay		i, or separate me	intenancer	ă	ă	ä	ö
(exclude PMI, MIP,	Funding Fee	financed)					a co-maker or end				ā	ū	ă	
n. PMI, MIP, Funding	Fee financed					k. Are you	u a U.S. citizen? u a permanent resid							
o. Loan amount (add	m & n)					If "Yes," c	intend to occupy the omplete question in below ou had an ownership							
p. Cash from/to Borro (subtract j, k, l & o	wer from i)					(1) Wh sec	at type of property d ond home (SH), or it	id you own—princi westment property	pal residence (PF (IP)?		_	_		
						join	v did you hold title to tly with your spouse IGMENT AND A	(SP), or jointly with	another person					
Each of the undersigned and agrees and acknown engligent misrepresen elliance upon any missi of Title 18, United Stat bescribed herein; bescribed herein; bescribed herein special mortgage it sesdential mortgage it ses not approved; (7) the sollogiated to amend an cuar; (8) in the event ellating to such delling—coan account may be greesentation or warra record" containing my arransmission of this ap my original written sign.	ed specificall wledges that tation of this tation of this epresentation (es Code, Seithe property voan; (5) the ource named a Lender and d/or supplement that my payruency, report transferred wanty, express y "electronic oplication com	y represents: (1) the information n that I have . 1001, et s vill not be us property wil in this applia its agents, be ent the informents on the my name ai th such noti or implied, t signature, taining a las	to Lerormation to the contain made eq.; (2) ed for a libe occation, prokers, mation a Loan no me reas thought libraries to Loan no me reas thought libraries thought libraries to Loan no me reas thought libraries thought l	der and in provide ed in this ap) the loan any illega cupied a and Lend in surers, i provides become bunt informay be reegarding se terms of my sigr	to Lended in the application request or prossindications in the service of the thickness of the thickness of the prosent of th	er's actual is application appression, and/or in sted pursua hibited purgated herein; successors ers, success application eent, the own to one or moy law; (10) perfined in all shall be as a sapplication application appropriate that the control of the performent of the as a sapplication application appears to the control of the appears of the application appears application appears and the appears of the application appears application appears application appears application applica	or potential agents, in or surve and correct is true and correct is true and correct criminal penalties in to this application oses or use; (4) all side (6) any owner or so or assigns may retain or assigns may retain if any of the materia mer or servicer of the ore consumer credit neither Lender nor it condition or value or oplicable lederal an effective, enforceable	orokers, processor t as of the date se notuding monetary icluding, but not lim (the "Loan") will but tatements made in ervicer of the Loa n the original and/or y continuously rely all facts that I have e Loan may, in ad reporting agencle se agents, brokers, it the property; and d/or state laws (e and valid as if a p	s, attorneys, insu torth opposite in damages, to fine or im e secured by a m it this application in may verify or r r an electronic re on the information represented here filling to any othe (11) my transmiss continuation audio a apper version of the damage in the damage in the damage in the damage in the damage in the damage in the damage in damage in damag	ers, servicer ny signature person who ortgage or de are made for everify any in cord of this a on contained in should char rights and of the Loan a ss, successor sion of this a und video re is application	s, successed and the may seed of the puriformat pplicate in the ange premoved anger and/or seed anger and/or seed anger	cessor at any uffer a under a under a trust o rrpose ion co ion, ev applica orior to dies the admini ssigns ion as gs), or delive	is and a intention intention intent	ssign due I vision oper in the a Loa of the y have of the de an ctroni csimil tainin
	nature.				Dat	9	Co-Borrower'	s Signature			D	ate		
X					1200	MATION		CHT MONITOR	INO DUDBO	250				_
The following informati opportunity, fair housing discriminate neither or may check more than observation or surnaments to whi	ng and home n the basis of one designat ne. If you do	mortgage d this informa ion. If you d not wish to f	isclosu tion, no lo not fi urnish	Government laws. For on whe urnish ether the information of the control of the c	nent for You are ether you nnicity, a nation,	certain type not require u choose to race, or sex please che	ed to furnish this info ofurnish it. If you furnish	o a dwelling in ord rmation, but are er rnish the information lations, this lender ender must review	der to monitor the ncouraged to do a n, please provide is required to no	e lender's co so. The law e both ethnic te the inform	provide ity and ation o	es that I race. In the I	a lende For race basis of	er ma ce, yo visua
	☐ I do not w						CO-BORROW		t wish to furnish	this informati	on.			
	☐ Hispanic			ot Hispan		itino	Ethnicity:	☐ Hispar	nic or Latino	☐ Not Hispa		Latino	1	
Race:	☐ American		☐ As	sian		Black or	Race:	☐ Ameri		☐ Asian		Blac		
	Alaska Na Native Ha		Оw	hite		African Ame	erican	□ Native	Native Hawaiian or Pacific Islander	☐ White		Atric	an Ame	ırıcan
Sex:	☐ Female		Ωм	ale			Sex:	☐ Femal		☐ Male				
To be Completed by Ir	nterviewer	Interviewer's			type)				dress of Interview		er			
This application was to Face-to-face interv	aken by:	Intendeuer	Clane	tura.	74-7		Data							

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Interviewer's Phone Number (incl. area code)

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Conti	nuation Sheet/Residential Loan Applic	cation
more space to complete the Residential	Borrower:	Agency Case Number:
Loan Application. Mark B for Borrower or C for Co-Borrower.	Co-Borrower:	Lender Case Number:

We fully understand that it is a Federal crime pun under the provisions of Title 18, United States Co		or both, to knowingly make any false statemen	nts concerning any of the above facts as applicable
Borrower's Signature	Date	Co-Borrower's Signature	Date
X		x	
Emphilo Man Form SE 01/04		Domo 4 of 4	Fannia Maa Farm 1002 0110

Federal Reserve System

[68 FR 13161, March 18, 2003, as amended at 68 FR 53491, Sept. 11, 2003]

APPENDIX C TO PART 202—SAMPLE NOTIFICATION FORMS

- 1. This appendix contains ten sample notification forms. Forms C-1 through C-4 are intended for use in notifying an applicant that adverse action has been taken on an application or account under §§ 202.9(a)(1) and (2)(i) of this regulation. Form C-5 is a notice of disclosure of the right to request specific reasons for adverse action under §§ 202.9(a)(1) and (2)(ii). Form C-6 is designed for use in notifying an applicant, under §202.9(c)(2), that an application is incomplete. Forms C-7 and C-8 are intended for use in connection with applications for business credit under §202.9(a)(3). Form C-9 is designed for use in notifying an applicant of the right to receive a copy of an appraisal under §202.14. Form C-10 is designed for use in notifying an applicant for nonmortgage credit that the creditor is requesting applicant characteristic information.
- 2. Form C-1 contains the Fair Credit Reporting Act disclosure as required by sections 615(a) and (b) of that act. Forms C-2 through C-5 contain only the section 615(a) disclosure (that a creditor obtained information from a consumer reporting agency that played a part in the credit decision). A creditor must provide the section 615(a) disclosure when adverse action is taken against a consumer based on information from a consumer reporting agency. A creditor must provide the section 615(b) disclosure when adverse action is taken based on information from an outside source other than a consumer reporting agency. In addition, a creditor must provide the section 615(b) disclosure if the creditor obtained information from an affiliate other than information in a consumer report or other than information concerning the affiliate's own transactions or experiences with the consumer. Creditors may comply with the disclosure requirements for adverse action based on information in a consumer report obtained from an affiliate by providing either the section 615(a) or section 615(b) disclosure.
- 3. The sample forms are illustrative and may not be appropriate for all creditors. They were designed to include some of the factors that creditors most commonly consider. If a creditor chooses to use the checklist of reasons provided in one of the sample forms in this appendix and if reasons commonly used by the creditor are not provided on the form, the creditor should modify the checklist by substituting or adding other reasons. For example, if "inadequate down payment" or "no deposit relationship with us" are common reasons for taking adverse action on an application, the creditor ought

to add or substitute such reasons for those presently contained on the sample forms.

- 4. If the reasons listed on the forms are not the factors actually used, a creditor will not satisfy the notice requirement by simply checking the closest identifiable factor listed. For example, some creditors consider only references from banks or other depository institutions and disregard finance company references altogether: their statement of reasons should disclose "insufficient bank references," not "insufficient credit ref-Similarly, a creditor that conerences." siders bank references and other credit references as distinct factors should treat the two factors separately and disclose them as appropriate. The creditor should either add such other factors to the form or check "other" and include the appropriate explanation. The creditor need not, however, describe how or why a factor adversely affected the application. For example, the notice may say "length of residence" rather than "too short a period of residence."
- 5. A creditor may design its own notification forms or use all or a portion of the forms contained in this appendix. Proper use of Forms C-1 through C-4 will satisfy the requirement of \$202.9(a)(2)(i). Proper use of Forms C-5 and C-6 constitutes full compliance with \$\$202.9(a)(2)(ii) and 202.9(c)(2), respectively. Proper use of Forms C-7 and C-8 will satisfy the requirements of \$202.9(a)(2)(i) and (ii), respectively, for applications for business credit. Proper use of Form C-9 will satisfy the requirements of \$202.14 of this part. Proper use of Form C-10 will satisfy the requirements of \$202.5(b)(1).

Form C-1—Sample Notice of Action Taken and Statement of Reasons

Statement of Credit Denial, Termination or Change

Applicant's Address:
Description of Account, Transaction, or Requested Credit:
Description of Action Taken:
Part I—Principal Reason(s) for Credit De nial, Termination, or Other Action Taker Concerning Credit
This section must be completed in all in stances.
Credit application incomplete Insufficient number of credit ref erences provided Unacceptable type of credit reference provided
Unable to verify credit references

Date:

Applicant's Name: