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 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 internation the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower				Co-Borrowe	r								
				I. TYPE OF N	IORTGAGE A	AND TER	MS OF	LOAN	N				
Mortgage Applied for:	□ VA □ FHA	Conve		Other (explai	in):	Ag	ency Cas	se Nun	nber	Lender (Case Number		
Amount		Interest Ra		o. of Months	Amortizatio	n Type:	🖌 Fiz	xed Ra	ate Oth	er (explair	ו):		
\$			%					PM		M (type):			
Cubic et Drer		an (attach ait)		ROPERTY IN	IFORMATION		JRPOSI	EOF	LOAN			Na	of Linito
Subject Prop		ess (street, city,	sidle, αZIP									INO.	of Units
Legal Descri	iption of Su	bject Property	(attach descr	iption if necessa	ary)							Yea	ar Built
Purpose of L			Construction Construction-	Permanent	Other (explain):			erty will be: imary Residence	e 🗌 Secol	ndary Resider		Investment
Complete tl Year Lot	his line if o			on-permanent isting Liens	<i>loan.</i> (a) Present V	alue of Lo	t I	(b) Co	ost of Improveme	ents I T	otal (a+b)		
Acquired	\$		\$	g	\$						\$		
Complete ti	•	his is a refinar	*		Φ			\$		Φ			
Year Acquired	Original			isting Liens	Purpose of R	efinance		De	escribe Improve	ments	made	e 🗌 te	o be made
roquirou	\$		\$					C	ost: \$				
Title will be h	•	t Name(s)	1 *		1		Mann	-	/hich Title will be	held	V F	ee Sim	be held in: ple bld (show
Source of Do	own Payme	ent, Settlement	Charges and	l/or Subordinate	e Financing (exp	olain)						xpiration	
		Borrowe	r	III. B	ORROWER	NFORM	ATION		Co-	Borrowe	r		
Borrower's N	Name (inclu	ide Jr. or Sr. if a	applicable)			Co-Borro	wer's Na	ıme (ir	nclude Jr. or Sr. i	if applicab	le)		
Social Securi	ity Number	Home Phone (in	cl. area code)	DOB (mm/dd/yy	yyy) Yrs. School	Social Se	curity Nu	nber I	Home Phone (incl	. area code)) DOB (mm/dc	/уууу)	Yrs. School
Married (i	includes re	gistered domes	tic partners)	Dependent	s (not listed by Co-Borrower)	Marrie	ed (incluc	les reg	gistered domesti	c partners) Depende	ents (n B	ot listed by orrower)
Unmarrie	d (includes	single, divorce	d, widowed)	No.		Unmarried (includes single, divorced, widowed) No.							
Separate	d			Ages		Sepa	rated				Ages		
Present Add	lress (stree	t, city, state, ZI	P/ country)	_Own _ Re	ntNo. Yrs.	Present	Address	(street	, city, state, ZIP/	country)	Own I	Rent_	No. Yrs.
/ United States						/ United States							
Mailing Address, if different from Present Address						Mailing Address, if different from Present Address							
lf residing a	at present	address for lea	ss than two	years, comple	te the followin	g:							
¥		, city, state, ZIF		Own Re		ĭ	Address (street,	city, state, ZIP)		Own I	Rent_	_No. Yrs.
Former Add	ress (street	i, city, state, ZIF	?) [_Own _Re	nt No. Yrs.	s. Former Address (street, city, state, ZIP)						No. Yrs.	
Uniform Reside							Borrov Co-Bo			Fan	nie Mae Form 1	003 7/	05 (rev. 6/09)

	Borrower		IV. EMPL	OYMENT IN	IFORMATIC	ON	Co-Borrower					
Name & Address of Em	ployer Self	Employed	Yrs. on this	job	Name & A	ddress of Employer	Self	Employed	Yrs. on this job			
			Yrs. employ line of work	yed in this /profession				Yrs. employed in this line of work/profession				
Position/Title/Type of Bu	Business	 Phone (incl. a	area code)	Position/T	itle/Type of Business	Business F	s Phone (incl. area code)					
If employed in current	position for less t	nan two vea	rs or if curre	ntlv emplo	ved in more	e than one position, con	nplete th	e followina:				
Name & Address of Em		Employed	Dates (fron			ddress of Employer		Employed	Dates (from-to)			
		Employed						Employed				
			Monthly Inc	come				Monthly Income \$				
Position/Title/Type of Bu	usiness	Business	Phone (incl. a	area code)	Position/T	itle/Type of Business		Business F	Phone (incl. area code)			
Name & Address of Em	ployer Self	Employed	Dates (fron	n-to)	Name & A	ddress of Employer	Employed	Dates (from-to)				
			Monthly Inc \$	come			Monthly Income \$					
Position/Title/Type of Bu	usiness	Business	Phone (incl. a	area code)	Position/T	itle/Type of Business	Business Phone (incl. area code)					
Name & Address of Em	Employed	Dates (from-to)		Name & Address of Employer			Employed	Dates (from-to)				
			Monthly Inc	come				Monthly Income				
Position/Title/Type of Bu	icipoco	Rucinoco	↓ [♥] Phone (incl. area code)		Position/Title/Type of Business			Pusinoss [Phone (incl. area code)			
Position/ Title/ Type of Bi	15111655	Business			POSILION/1	lile/Type of business		DUSITIESS F	none (inci. area code)			
Name & Address of Em	ployer Self	Employed	Dates (from-to)		Name & Address of Employer			Employed	Dates (from-to)			
			Monthly Inc \$	come					Monthly Income \$			
Position/Title/Type of Bu	usiness	Business	Phone (incl. area code)		Position/T	itle/Type of Business		Business F	Phone (incl. area code)			
	V. MON		ME AND CO		OUSING EX	PENSE INFORMATION	1					
Gross Monthly Income	Borrower				otal Combined Monthly Housing Expense			esent	Proposed			
Base Empl. Income*	\$	\$	\$		Rent		\$		¢			
					First Mortgage (P&I) Other Financing (P&I)				\$			
Bonuses Commissions						Hazard Insurance						
Dividends/Interest						Real Estate Taxes						
Net Rental Income						Mortgage Insurance						
Other (before completing,						Homeowner Assn. Dues						
see the notice in "describe other income," below)						Other:						
Total	\$	\$		\$		Total	\$		\$			
* Self Employed E Describe Other Income	Notice: Alin	iony, child si	upport, or sep	parate maint	enance inco	h as tax returns and finar ome need not be revealed have it considered for rej	if the					
B/C		-							Monthly Amount			
									\$			

Borrower

Co-Borrower _____

Fannie Mae Form 1003 7/05 (rev. 6/09)

This Statement and any applicable suppor so that the Statement can be meaningfull was completed about a non-applicant spor	ting scl y and f use or o	airly pr other p	erson, this	om n a Sta	pleted jointly by combined bas atement and su	/ both married is; otherwise, pporting schee	and un separat dules m	married Co-borrov te Statements and uust be completed	d Schedule by that spo	asset s are ouse c Compl	required. If or other per	ities are the Co son also Jointly	 Borrower sectio 	
ASSETS Description Cash deposit toward purchase held by:	Cash or Market Value \$				Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstandin 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.									
				Monthly Payment & Months Left to Pay			Unpaid Balance							
List checking and savings accounts	belov	N			Name and a	address of Co	mpany	,		\$ Payment/Months \$				
Name and address of Bank, S&L, or C	redit L	Inion			Aget no									
Aget no	¢				Acct. no.	address of Co	mpany	,	\$ Payı	ment/	Months	\$		
Acct. no. \$ Name and address of Bank, S&L, or Credit Union					Acct. no.									
						address of Co	mpany	,	\$ Payı	ment/	Months	\$		
Acct. no. Name and address of Bank, S&L, or C	\$ redit L	Inion			_									
					Acct. no.									
					Name and a	address of Co	mpany	,	\$ Payı	ment/	Months	\$		
Acct. no. Stocks & Bonds (Company name/number description)	\$			_										
				Acct. no.										
					Name and address of Company					\$ Payment/Months \$				
Life insurance net cash value	\$													
Face amount: \$														
Subtotal Liquid Assets	\$				Acct. no.			_						
Real estate owned (enter market value from schedule of real estate owned)					Name and a	,	\$ Payı	\$ Payment/Months \$						
Vested interest in retirement fund	\$				_									
Net worth of business(es) owned (attach financial statement)	\$				Acct. no.									
Automobiles owned (make and year)	Automobiles owned (make and year) \$				Alimony/Child Support/Separate Maintenance Payments Owed to:					\$				
Other Assets (itemize) \$					Job-Related Expense (child care, union dues, etc.)				5.) \$	\$				
					Total Mont	hly Payment	S		\$			1		
Total Assets a.	\$				Net Worth (a minus b) => \$					Total Liabilities b.				
Schedule of Real Estate Owned (if add Property Address (enter S if sold, PS i	f pend	• •	Type of		ed, use contin Present	Amount	of	Gross	Mortga		Insura Mainten	ance,	Net	
sale or R if rental being held for incom	e)		Property		Market Value	Mortgages &	& Liens	Rental Income	Payme	nts	Taxes &	Misc.	Rental Income	
				\$;	\$		\$	\$		\$		\$	
			Totals	\$		\$		\$	\$		\$		\$	
List any additional names under which Alternate Name	credit	has p		bee		d indicate ap	propria						ψ	
Uniform Residential Loan Application Freddie Mac Form 65 7/05 (rev. 6/09)					-	and 2 of 4		rower Borrower		F	annie Mae I	Form 10	03 7/05 (rev. 6/0	

VII. DETAILS OF TRANSAC		VIII. DECLARATIONS		_		
a. Purchase price	\$	If you answer "Yes" to any questions a through i,	Borrow	wer	Co-Borro	wer
b. Alterations, improvements, repairs		please use continuation sheet for explanation.	Yes	No	Yes N	ю
c. Land (if acquired separately)		a. Are there any outstanding judgments against you?				_
d. Refinance (incl. debts to be paid off)		b. Have you been declared bankrupt within the past 7 years?				_
e. Estimated prepaid items		c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?				
f. Estimated closing costs		d. Are you a party to a lawsuit?				
g. PMI, MIP, Funding Fee		e. Have you directly or indirectly been obligated on any loan which resulted in				
h. Discount (if Borrower will pay)		foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement				
i. Total costs (add items a through h)		loans, educational loans, manufactured (mobile) home loans, any mortgage, financial				
j. Subordinate financing		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.)				
k. Borrower's closing costs paid by Seller		f. Are you presently delinquent or in default on any Federal debt or any other				
I. Other Credits (explain)		loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.				
		g. Are you obligated to pay alimony, child support, or separate maintenance?				
		h. Is any part of the down payment borrowed?				
		i. Are you a co-maker or endorser on a note?				
		j. Are you a U. S. citizen?				
		k. Are you a permanent resident alien?				
		 Do you intend to occupy the property as your primary residence? If "Yes," complete question m below. 				
m. Loan amount (exclude PMI, MIP, Funding Fee financed)		m. Have you had an ownership interest in a property in the last three years?				٦
n. PMI, MIP, Funding Fee financed		(1) What type of property did you own-principal residence (PR),				-
o. Loan amount (add m & n)		second home (SH), or investment property (IP)?				_
p. Cash from/to Borrower (subtract j, k, I & o from i)		(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. ACKNO	DWLEDGEMENT AND AGREEMENT				
Each of the undersigned apositically represents to	landar and to landa	r's actual or potential agente brakers, processors, atternave, incurrers, convisors, av				- -

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 relance 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 may retain the original and/or an electronic record of 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, or 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 credit reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with

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 purpose through any source, including a source named in this application or a consumer reporting agency.

Right to Receive Copy of Appraisal I/We have the right to a copy of the appraisal report used in connection with this application for credit. To obtain a copy, I/we must send Creditor a written request at the mailing address Creditor has provided. Creditor must hear from us no later than <u>90</u> days after Creditor notifies me/us about the action taken on this application, or I/we withdraw this application.

If you would like a copy of the appraisal report, contact: Golde	in Empire Mortgage Inc.	3412 VIA OPORTO #101	NEWPORT BEACH,	CA 92663-					
Borrower's Signature	Date Co-Be	prrower's Signature		Date					
X	X								
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.)									
BORROWER I do not wish to furnish this information	СО-ВО	DRROWER 🔲 I do not wish to fu	Irnish this information						
Ethnicity: Hispanic or Latino Not Hispanic or	Latino Ethnic	ity: Hispanic or Lating	D Not Hispanic	or Latino					
Race: American Indian or Asian	Black or Race:	American Indian	or 🗌 Asian	Black or					

AldSka Indlive	A	incan American		Alaska N	alive	American American
Native Hawaiian or O	Native Hawaiian or Other Pacific Islander				lawaiian or Other Pacific Islander	White
Sex: Female	Male		Sex:	Female	Male	
To be Completed by Loan Originator: This information was provided: In a face-to-face interview In a telephone interview	By the applicant and By the applicant and					
Loan Originator's Signature X				Date		
Loan Originator's Name (print or type)		Loan Originator	dentifier	Loan C	Driginator's Phone Number (includi	ng area code)
Loan Origination Company's Name Golden Empire Mortgage Inc. (P) 888-386-3221 (F) 877-500-8670		Loan Origination	Company Identifier	3412	Drigination Company's Address VIA OPORTO #101 PORT BEACH, CA 92663-	