Uniform Residential Loan Application

Verify and complete the information on this application. If you are applying for this loan with others, each additional Borrower must provide information as directed by your Lender.

Section 1: Borrower Information. This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

1a. Personal Information

Name (First, Middle, Last, Suffix)

Alternate Names - List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)

Social Security Number ________________________________
(or Individual Taxpayer Identification Number)

Date of Birth (mm/dd/yyyy)

Citizenship
○ U.S. Citizen
○ Permanent Resident Alien
○ Non-Permanent Resident Alien

Type of Credit
○ I am applying for individual credit.
○ I am applying for joint credit. Total Number of Borrowers: ______

Each Borrower intends to apply for joint credit. Your initials: ______

Marital Status
○ Married
○ Separated
○ Unmarried

Dependents (not listed by another Borrower)
Number ______
Ages ____________________

(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)

Contact Information
Home Phone ____________________
Cell Phone ____________________ Ext. ______
Work Phone ____________________ Ext. ______
Email _________________________

Current Address
Street _________________________ Unit # ______
City __________________________ State ______ ZIP ______ Country ______

How Long at Current Address? _____ Years _____ Months
Housing ○ No primary housing expense ○ Own ○ Rent ($ _______ /month)

If at Current Address for LESS than 2 years, list Former Address

City __________________________ State ______ ZIP ______ Country ______

How Long at Former Address? _____ Years _____ Months
Housing ○ No primary housing expense ○ Own ○ Rent ($ _______ /month)

Mailing Address - if different from Current Address

City __________________________ State ______ ZIP ______ Country ______

1b. Current Employment/Self-Employment and Income

Employer or Business Name _________________________ Phone ________ Unit # ______

Street ___________________________ City __________________________ State ______ ZIP ______ Country ______

Position or Title _________________________ (mm/dd/yyyy)

Start Date _________________________ How long in this line of work? _____ Years _____ Months

Check if this statement applies:
☐ I am employed by a family member, property seller, real estate agent, or other party to the transaction.

Check if you are the Business
☐ I have an ownership share of less than 25%.
☐ I have an ownership share of 25% or more.

Monthly Income (Loss)

Gross Monthly Income
Base $_______ / month
Overtime $_______ / month
Bonus $_______ / month
Commission $_______ / month
Military Entitlements $_______ / month
Other $_______ / month
TOTAL $_______ / month
### 1c. IF APPLICABLE, Complete Information for Additional Employment/Self Employment and Income

**Employer or Business Name:**

**Phone:**

**Gross Monthly Income**
- Base: $\_\_\_\_$/month
- Overtime: $\_\_\_\_$/month
- Bonus: $\_\_\_\_$/month
- Commission: $\_\_\_\_$/month
- Military Entitlements: $\_\_\_\_$/month
- Other: $\_\_\_\_$/month

**Gross Monthly Income (or Loss)**

**Base**

**Overtime**

**Bonus**

**Commission**

**Military Entitlements**

**Other**

**TOTAL** $\_\_\_\_$/month

**Position or Title:**

**Start Date:** (mm/dd/yyyy)

**How long in this line of work?**

<table>
<thead>
<tr>
<th>Years</th>
<th>Months</th>
</tr>
</thead>
</table>

**Check if this statement applies:**

- I am employed by a family member, property seller, real estate agent, or other party to the transaction.

- I have an ownership share of less than 25%.

- I have an ownership share of 25% or more.

- Check if you are the Business Owner or Self-Employed

- Owner or Self-Employed

### 1d. IF APPLICABLE, Complete Information for Previous Employment/Self Employment and Income

**Employer or Business Name:**

**Previous Gross Monthly Income $\_\_\_\_$/month**

**Position or Title:**

**Start Date:** (mm/dd/yyyy)

**End Date:** (mm/dd/yyyy)

**Check if you were the Business Owner or Self-Employed**

### 1e. Income from Other Sources

**Include income from other sources below. Under Income Source, choose from the sources listed here:**

- Alimony
- Automobile Allowance
- Boarder Income
- Capital Gains
- Child Support
- Disability
- Foster Care
- Housing or Parsonage
- Interest and Dividends
- Mortgage Credit Certificate
- Mortgage Differential Payments
- Notes Receivable
- Public Assistance
- Retirement (e.g., Pension, IRA)
- Royalty Payments
- Separate Maintenance
- Social Security
- Trust
- Unemployment Benefits
- VA Compensation
- Other

**NOTE:** Reveal alimony, child support, separate maintenance, or other income ONLY IF you want it considered in determining your qualification for this loan.

**Income Source - use list above**

<table>
<thead>
<tr>
<th>Monthly Income</th>
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<tbody>
<tr>
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</table>

**Provide TOTAL Amount Here** $\_\_\_\_
Section 2: Financial Information — Assets and Liabilities. This section asks about things you own that are worth money and that you want considered to qualify for this loan. It then asks about your liabilities (or debts) that you pay each month, such as credit cards, alimony, or other expenses.

### 2a. Assets - Bank Accounts, Retirement, and Other Accounts You Have

Include all accounts below. Under Account Type, choose from the types listed here:
- Checking
- Savings
- Money Market
- Certificate of Deposit
- Mutual Fund
- Stocks
- Bridge Loan Proceeds
- Individual Development Account
- Trust Account
- Cash Value of Life Insurance (used for the transaction)
- Proceeds from Real Estate Property to be sold on or before closing
- Securities
- Brokerage Account
- Cash Value of Life Insurance
- Individual Development Account
- Trust Account
- Bridge Loan Proceeds
- Other

<table>
<thead>
<tr>
<th>Account Type</th>
<th>Financial Institution</th>
<th>Account Number</th>
<th>Cash or Market Value</th>
</tr>
</thead>
<tbody>
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</tbody>
</table>

Provide TOTAL Amount Here $ 0.00

### 2b. Other Assets and Credits You Have

Include all other assets and credits below. Under Asset or Credit Type, choose from the types listed here:
- Proceeds from Sale of Non-Real Estate Asset
- Unsecured Borrowed Funds
- Other
- Earnest Money
- Lot Equity
- Relocation Funds
- Sweat Equity
- Rent Credit
- Trade Equity

<table>
<thead>
<tr>
<th>Asset or Credit Type</th>
<th>Cash or Market Value</th>
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</tbody>
</table>

Provide TOTAL Amount Here $ 0.00

### 2c. Liabilities - Credit Cards, Other Debts, and Leases that You Owe

List all liabilities below (except real estate) and include deferred payments. Under Account Type, choose from the types listed here:
- Revolving (e.g., credit cards)
- Installment (e.g., car, student, personal loans)
- Open 30 - Day (balance paid monthly)
- Lease (not real estate)
- Other

<table>
<thead>
<tr>
<th>Account Type</th>
<th>Company Name</th>
<th>Account Number</th>
<th>Unpaid Balance to be paid off at or before closing</th>
<th>Monthly Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Other</td>
<td></td>
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<tr>
<td>Other</td>
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<tr>
<td>Other</td>
<td>Summer Tax</td>
<td>$</td>
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<td>$</td>
</tr>
</tbody>
</table>

### 2d. Other Liabilities and Expenses

Include all other liabilities and expenses below. Choose from the types listed here:
- Alimony
- Child Support
- Separate Maintenance
- Job Related Expenses
- Other

<table>
<thead>
<tr>
<th>Liability Type</th>
<th>Monthly Payment</th>
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</thead>
<tbody>
<tr>
<td>Alimony</td>
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<tr>
<td>Child Support</td>
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<tr>
<td>Separate Maint</td>
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<tr>
<td>Job Related</td>
<td>$</td>
</tr>
<tr>
<td>Other</td>
<td>$</td>
</tr>
</tbody>
</table>

Borrower Name:
Section 3: Financial Information — Real Estate. This section asks you to list all properties you currently own and what you owe on them.

☑️ I do not own any real estate

### 3a. Property You Own

If you are refinancing, list the property you are refinancing FIRST.

<table>
<thead>
<tr>
<th>Address</th>
<th>Street</th>
<th>Unit #</th>
<th>City</th>
<th>State</th>
<th>ZIP</th>
<th>Country</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Property Value</th>
<th>Status: Sold, Pending Sale, or Retained</th>
<th>Intended Occupancy: Investment, Primary Residence, Second Home, Other</th>
<th>Monthly Insurance, Taxes, Association Dues, etc. if not included in Monthly Mortgage Payment</th>
<th>For 2-4 Unit Primary or Investment Property</th>
</tr>
</thead>
<tbody>
<tr>
<td>Property Value</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Monthly Rental Income</th>
<th>For LENDER to calculate: Net Monthly Rental Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>$</td>
<td>$</td>
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</table>

Mortgage Loans on this Property: ☑️ Does not apply

<table>
<thead>
<tr>
<th>Creditor Name</th>
<th>Account Number</th>
<th>Monthly Mortgage Payment</th>
<th>Unpaid Balance</th>
<th>To be paid off at or before closing</th>
<th>Type: FHA, VA, Conventional, USDA-RD, Other</th>
<th>Credit Limit (if applicable)</th>
</tr>
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<tbody>
<tr>
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| $                        | $              | ☐                       |                | $                                  |                                            | $                             |

### 3b. IF APPLICABLE, Complete Information for Additional Property

☑️ Does not apply

<table>
<thead>
<tr>
<th>Address</th>
<th>Street</th>
<th>Unit #</th>
<th>City</th>
<th>State</th>
<th>ZIP</th>
<th>Country</th>
</tr>
</thead>
</table>

<table>
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<tbody>
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</table>

Mortgage Loans on this Property: ☑️ Does not apply

<table>
<thead>
<tr>
<th>Creditor Name</th>
<th>Account Number</th>
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<th>Unpaid Balance</th>
<th>To be paid off at or before closing</th>
<th>Type: FHA, VA, Conventional, USDA-RD, Other</th>
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| $                        | $              | ☐                       |                | $                                  |                                            | $                             |

### 3c. IF APPLICABLE, Complete Information for Additional Property

☑️ Does not apply

<table>
<thead>
<tr>
<th>Address</th>
<th>Street</th>
<th>Unit #</th>
<th>City</th>
<th>State</th>
<th>ZIP</th>
<th>Country</th>
</tr>
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</table>

<table>
<thead>
<tr>
<th>Property Value</th>
<th>Status: Sold, Pending Sale, or Retained</th>
<th>Intended Occupancy: Investment, Primary Residence, Second Home, Other</th>
<th>Monthly Insurance, Taxes, Association Dues, etc. if not included in Monthly Mortgage Payment</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Property Value</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Monthly Rental Income</th>
<th>For LENDER to calculate: Net Monthly Rental Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>$</td>
<td>$</td>
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</tbody>
</table>

Mortgage Loans on this Property: ☑️ Does not apply

<table>
<thead>
<tr>
<th>Creditor Name</th>
<th>Account Number</th>
<th>Monthly Mortgage Payment</th>
<th>Unpaid Balance</th>
<th>To be paid off at or before closing</th>
<th>Type: FHA, VA, Conventional, USDA-RD, Other</th>
<th>Credit Limit (if applicable)</th>
</tr>
</thead>
<tbody>
<tr>
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</tbody>
</table>

| $                        | $              | ☐                       |                | $                                  |                                            | $                             |

Borrower Name: [Redacted]
Section 4: Loan and Property Information. This section asks about the loan's purpose and the property you want to purchase or refinance.

4a. Loan and Property Information

Loan Amount $ ___________________________ Loan Purpose  ☐ Purchase  ☐ Refinance  ☐ Other (specify) ___________________________.

Property Address: Street  TBD  Unit # _____________  City ___________________________  State  MI  ZIP ___________  County ___________________________.

Number of Units 1  Property Value $ ___________________________.

Occupancy  ☐ Primary Residence  ☐ Second Home  ☐ Investment Property  ☐ FHA Secondary Residence  ☐

1. Mixed-Use Property. If you will occupy the property, will you set aside space within the property to operate your own business? (e.g., daycare facility, medical office, beauty/barber shop)  ☐ NO  ☐ YES

2. Manufactured Home. Is the property a manufactured home? (e.g., a factory built dwelling built on a permanent chassis)  ☐ NO  ☐ YES

4b. Other New Mortgage Loans on the Property You are Buying or Refinancing  ☑ Does not apply

<table>
<thead>
<tr>
<th>Creditor Name</th>
<th>Lien Type</th>
<th>Monthly Payment</th>
<th>Loan Amount/Amount to be Drawn</th>
<th>Credit Limit (if applicable)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>First Lien</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td></td>
<td>Subordinate Lien</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
</tbody>
</table>

4c. Rental Income on the Property You Want to Purchase  For Purchase Only  ☑ Does not apply

Complete if the property is a 2-4 Unit Primary Residence or an Investment Property

Amount

Expected Monthly Rental Income $ ___________.

For LENDER to calculate: Expected Net Monthly Rental Income $ ___________.

4d. Gifts or Grants You Have Been Given or Will Receive for this Loan  ☑ Does not apply

Include all gifts and grants below. Under Source, choose from the sources listed here:

- Community Nonprofit
- Federal Agency
- Religious Nonprofit
- State Agency
- Lender
- Local Agency
- Unmarried Partner
- Other

Asset Type: Cash Gift, Gift of Equity, Grant

<table>
<thead>
<tr>
<th>Deposited/Not Deposited</th>
<th>Source - use list above</th>
<th>Cash or Market Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deposited</td>
<td></td>
<td>$</td>
</tr>
<tr>
<td>Not Deposited</td>
<td></td>
<td>$</td>
</tr>
</tbody>
</table>
### Section 5: Declarations
This section asks about specific questions about the property, your funding, and your past financial history.

#### 5a. About this Property and Your Money for this Loan

<table>
<thead>
<tr>
<th>A.</th>
<th>Will you occupy the property as your primary residence?</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>If YES, have you had an ownership interest in another property in the last three years?</td>
</tr>
<tr>
<td></td>
<td>If YES, complete (1) and (2) below:</td>
</tr>
<tr>
<td></td>
<td>(1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)?</td>
</tr>
<tr>
<td></td>
<td>(2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?</td>
</tr>
</tbody>
</table>

| B. | If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property? |

| C. | Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as seller or realtor, that you have not disclosed on this loan application? If YES, what is the amount of this money? |

| D. | 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application? |
|    | 2. Have you or will you be applying for any new credit (e.g., installment loan, credit card, etc.) on or before closing this loan that is not disclosed on this application? |

| E. | Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., the Property Assessed Clean Energy Program)? |

#### 5b. About Your Finances

| F. | Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application? |

| G. | Are there any outstanding judgments against you? |

| H. | Are you currently delinquent or in default on a federal debt? |

| I. | Are you a party to a lawsuit in which you potentially have any personal financial liability? |

| J. | Have you conveyed title to any property in lieu of foreclosure in the past 7 years? |

| K. | Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due? |

| L. | Have you had property foreclosed upon in the last 7 years? |

| M. | Have you declared bankruptcy within the past 7 years? If YES, identify the type(s) of bankruptcy: | Chapter 7 | Chapter 11 | Chapter 12 | Chapter 13 |

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Borrower Name:  
Uniform Residential Loan Application  
Freddie Mac Form 65  Fannie Mae Form 1003  
Calyx Form - URLA_6.frm (12/2020)  
Effective 1/2021
Section 6: Acknowledgements and Agreements. This section tells you about your legal obligations when you sign this application.

**Acknowledgements and Agreements**

**Definitions**
- “Lender” includes the Lender’s agents, service providers and any of their successors and assigns.
- “Other Loan Participants” (this includes any actual or potential owners of a loan resulting from this application (the “Loan”), (ii) acquirers of any beneficial or other interest in the Loan,(iii) any mortgage insurer, (iv) guarantor, (v) any servicers or service providers of the Loan, and (vi) any of these parties’ service providers, successors or assigns.

**I agree to, acknowledge, and represent the following:**

**(1) The Complete Information for this Application**
- The information I have provided in this application is true, accurate, and complete as of the date I signed this application.
- If the information I submitted changes or I have new information before closing of the Loan, I must change and supplement this application, including providing any updated/supplemented real estate sales contract.
- For purchase transactions: The terms and conditions of any real estate sales contract signed by me in connection with this application are true, accurate, and complete to the best of my knowledge and belief. I have not entered into any other agreement, written or oral, in connection with this real estate transaction.
- The Lender and Other Loan Participants may rely on the information contained in the application before and after closing of the Loan.
- Any intentional or negligent misrepresentation of information may result in the imposition of:
  - (a) civil liability on me, including monetary damages, if a person suffers any loss because the person relied on any misrepresentation that I have made on this application, and/or
  - (b) criminal penalties on me including, but not limited to, fine or imprisonment or both under the provisions of federal law (18 U.S.C. §§ 1001 et seq.).

**(2) The Property's Security**
- The Loan I have applied for in this application will be secured by a mortgage or deed of trust which provides the Lender a security interest in the property described in this application.

**(3) The Property's Appraisal, Value, and Condition**
- Any appraisal or value of the property obtained by the Lender is for use by the Lender and Other Loan Participants.
- The Lender and Other Loan Participants have not made any representation or warranty, express or implied, to me about the property, its condition, or its value.

**(4) Electronic Records and Signatures**
- The Lender and Other Loan Participants may keep any paper record and/or electronic record of this application, whether or not the Loan is approved.
- If this application is created as (or converted into) an "electronic application", I consent to the use of "electronic records" and "electronic signatures" as the terms are defined in and governed by applicable federal and/or state electronic transactions laws.
- I intend to sign and have signed this application either using my:
  - (a) electronic signature; or
  - (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.
- I agree that the application, if delivered or transmitted to the Lender or Other Loan Participants as an electronic record with my electronic signature, will be as effective and enforceable as a paper application signed by me in writing.

**(5) Delinquency**
- The Lender and Other Loan Participants may report information about my account to credit bureaus. Late payments, missed payments, or other defaults on my account may be reflected in my credit report and will likely affect my credit score.
- If I have trouble making my payments I understand that I may contact a HUD-approved housing counseling organization for advice about actions I can take to meet my mortgage obligations.

**(6) Authorization for Use and Sharing of Information**
By signing below, in addition to the representations and agreements made above, I expressly authorize the Lender and Other Loan Participants to obtain, use, and share with each other (i) the loan application and related loan information and documentation, (ii) a consumer report on me, and (iii) my tax return information, as necessary to perform the actions listed below, for so long as they have an interest in my loan or its servicing:
- (a) process and underwrite my loan;
- (b) verify any data contained in my consumer credit report, my loan application and other information supporting my loan application;
- (c) inform credit and investment decisions by the Lender and Other Loan Participants;
- (d) perform audit, quality control, and legal compliance analysis and reviews;
- (e) perform analysis and modeling for risk assessments;
- (f) monitor the account for this loan for potential delinquencies and determine any assistance that may be available to me; and
- (g) other actions permissible under applicable law.

Borrower Signature ________________________________ Date (mm/dd/yyyy) _____ / _____ / __________

Borrower Signature ________________________________ Date (mm/dd/yyyy) _____ / _____ / __________
Section 7: Military Service. This section asks questions about your (or your deceased spouse’s) military service.

Military Service of Borrower

Military Service - Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces?  [ ] NO  [ ] YES

If YES, check all that apply:

[ ] Currently serving on active duty with projected expiration date of service/tour __________ (mm/dd/yyyy)
[ ] Currently retired, discharged, or separated from service
[ ] Only period of service was as a non-activated member of the Reserve or National Guard
[ ] Surviving spouse

Section 8: Demographic Information. This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for “Ethnicity” and one or more designations for “Race.” The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Ethnicity: Check one or more

[ ] Hispanic or Latino
[ ] Mexican  [ ] Puerto Rican  [ ] Cuban
[ ] Other Hispanic or Latino - Print origin:

For Example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

[ ] Not Hispanic or Latino
[ ] I do not wish to provide this information

Race: Check one or more

[ ] American Indian or Alaskan Native - Print name of enrolled or principal tribe: ________________
[ ] Asian
[ ] Asian Indian  [ ] Chinese  [ ] Filipino
[ ] Japanese  [ ] Korean  [ ] Vietnamese

[ ] Other Asian - Print race: ________________

For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.

[ ] Black or African American
[ ] Native Hawaiian or Other Pacific Islander

[ ] Native Hawaiian  [ ] Guamanian or Chamorroe  [ ] Samoan

[ ] Other Pacific Islander - Print race: ________________

For example: Fijian, Tongan, and so on.

[ ] White
[ ] I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

Was the ethnicity of the Borrower collected on the basis of visual observation or surname?  [ ] NO  [ ] YES
Was the sex of the Borrower collected on the basis of visual observation or surname?  [ ] NO  [ ] YES
Was the race of the Borrower collected on the basis of visual observation or surname?  [ ] NO  [ ] YES

The Demographic Information was provided through:

[ ] Face-to-Face Interview (includes Electronic Media w/ Video Component)  [ ] Telephone Interview  [ ] Fax or Mail  [ ] Email or Internet

Borrower Name: ___________________________
Uniform Residential Loan Application
Freddie Mac Form 65  Fannie Mae Form 1003
Calyx Form - URLA_8.frm (12/2020)
Effective 1/2021
### Section 9: Loan Originator Information

<table>
<thead>
<tr>
<th>Loan Originator Information</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Loan Originator Organization Name</td>
<td><strong>Opportunity Resource Fund</strong></td>
</tr>
<tr>
<td>Address</td>
<td><strong>330 Marshall St., Suite 105, Lansing, MI 48912</strong></td>
</tr>
<tr>
<td>Loan Originator Organization NMLS ID#</td>
<td><strong>148075</strong></td>
</tr>
<tr>
<td>State License ID#</td>
<td><strong>FL-0017114</strong></td>
</tr>
<tr>
<td>Loan Originator Name</td>
<td></td>
</tr>
<tr>
<td>Loan Originator NMLS ID#</td>
<td></td>
</tr>
<tr>
<td>State License ID#</td>
<td></td>
</tr>
<tr>
<td>Email</td>
<td></td>
</tr>
<tr>
<td>Phone</td>
<td></td>
</tr>
<tr>
<td>Signature</td>
<td></td>
</tr>
<tr>
<td>Date (mm/dd/yyyy)</td>
<td></td>
</tr>
</tbody>
</table>
Borrowers' Certification and Authorization

CERTIFICATION

The Undersigned certify the following:
1. I/We have applied for a mortgage loan through Opportunity Resource Fund. In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and the assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.

2. I/We understand and agree that Opportunity Resource Fund reserves the right to change the mortgage loan review processes to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.

3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:
1. I/We have applied for a mortgage loan through Opportunity Resource Fund. As part of the application process, Opportunity Resource Fund and the mortgage guaranty insurer (if any), may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.

2. I/We authorize you to provide to Opportunity Resource Fund and to any investor to whom Opportunity Resource Fund may sell my mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market and similar account balances; credit history; and copies of income tax returns.

3. Opportunity Resource Fund or any investor that purchases the mortgage may address this authorization to any party named in the loan application.

4. A copy of this authorization may be accepted as an original.

______________________________  ______________________________
Borrower                        Date

______________________________  ______________________________
Co-Borrower                     Date
ESIGN DISCLOSURES AND CONSENT

Federal law requires you receive certain disclosures and information about the products, services or accounts you may receive or access in connection with your relationship with us (‘Required Information’). With your consent we can deliver Required Information to you by a) displaying or delivering the Required Information electronically; and b) requesting that you print or download the Required Information and retain it for your records.

This notice contains important information before you consent to electronic delivery of Required Information. Your consent also permits the general use of electronic records and electronic signatures in connection with the Required Information.

After you have read this Esign Disclosures and Consent, if you agree to receive Required Information from us electronically, and if you agree to the general use of electronic records and electronic signatures in connection with our relationship, please "SIGN" below and Return To:

Opportunity Resource Fund
330 Marshall St.
Lansing, MI 48912
517-372-6001

Statement of electronic disclosures:

If you consent to electronic disclosures, that consent applies to all Required Information we give you or receive from you in connection with our relationship and the associated notices, disclosures, and other documents.

You agree to print out or download Required Information when we advise you to do so and keep it for your records. If you are unable to print or download any Required Information, you may call us and request paper copies. If you need to update your e-mail address or other contact information with us, you may do so by calling us and requesting necessary updates.

Your consent does not mean that we must provide the Required Information electronically. We may at our option deliver Required Information on paper. We may also require that certain communications from you be delivered to us on paper at a specified address.

Required Software/Hardware
Hardware and software minimum requirements to access and store the electronic information:

- Hardware: Hard drive
- Devices: iOS; Android; Windows
- Operating System: Windows 8, 8.1, 10; Mac OS X
- Browsers: Internet Explorer 8, 9, 10, 11; Chrome; Firefox; Safari (MacOS); Opera (Note: Cookies must be enabled)
- Software: Adobe Acrobat or similar software to view PDF files
- Printer (for printed copies)
If you do not have the required software and/or hardware, or if you do not wish to use electronic records and signatures for any other reason, you can request paper copies of the Required Information to be sent to you by calling us.

**Withdrawing Consent**

You have the right to withdraw electronic consent without disrupting the processing of your loan. However, any documents you signed electronically before you withdrew your consent will be considered legally valid and enforceable. Any electronic documents or disclosures may be obtained in paper form and delivered by mail. The procedure to withdraw the electronic consent can be accomplished by choosing and clicking on the "Opt Out" tab. You may, or may not, incur additional charges by Opting Out of the electronic consent, or for receiving paper copies of documents. Please refer to our fee schedule for our current fees related to these matters. This fee schedule may change from time to time; you will be notified of any such change.

I have read the information about the use of electronic records, disclosures, notices, and e-mail, and consent to the use of electronic records for the delivery of Required Information in connection with our relationship. I will be able to view this information using my computer and software. I have an account with an internet service provider, and I am able to send e-mail and receive e-mail with hyperlinks to websites and attached files. I also consent to the use of electronic records and electronic signatures in place of written documents and handwritten signatures.

Borrower: _______________________________ Date: ______________

Borrower: _______________________________ Date: ______________