

# Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse 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 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.

Mortgage Applied for:  VA  Conventional  Other (explain):  USDA/Rural Housing Service Agency Case Number Lender Case Number

Amount \$ 77,500 Interest Rate 7.950 % No. of Months 360/360 Amortization Type:  Fixed Rate  GPM  Other (explain): ARM (type): 2/28

Subject Property Address (street, city, state, ZIP) 523 Colby Ridge, Winchester, KY 40391 County: Clark No. of Units

Purpose of Loan  Purchase  Construction  Other (explain):  Refinance  Construction-Permanent Property will be:  Primary Residence  Secondary Residence  Investment

Complete this line if construction or construction-permanent loan. Year Lot Acquired Original Cost Amount Existing Liens (a) Present Value of Lot (b) Cost of Improvements Total (a+b)

Complete this line if this is a refinance loan. Year Acquired Original Cost Amount Existing Liens Purpose of Refinance Describe Improvements  made  to be made

Title will be held in what Name(s) Manner in which Title will be held Estate will be held in:  Fee Simple  Leasehold (show expiration date)

Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)

## Borrower and Co-Borrower Information

Borrower's Name (include Jr. or Sr. if applicable) Terah Shelton Co-Borrower's Name (include Jr. or Sr. if applicable)

Married  Unmarried (include single, divorced, widowed)  Separated  Dependents (not listed by Co-Borrower) no. 2 ages 9/11 Present Address (street, city, state, ZIP) 523 Colby Ridge Winchester, KY 40391

Mailing Address, if different from Present Address

If residing at present address for less than two years, complete the following: Former Address (street, city, state, ZIP)  Own  Rent No. Yrs.

Former Address (street, city, state, ZIP)  Own  Rent No. Yrs.

## Employment Information

Name & Address of Employer Winchester Sun 20 Wall Street Winchester, KY 40391 Yrs. on this job 4 yr(s) Yrs. employed in this line of work/profession

Position/Title/Type of Business Graphic Artist/Newspaper Business Phone (incl. area code) 859-744-3123

If employed in current position for less than two years or if currently employed in more than one position, complete the following: Name & Address of Employer  Self Employed Dates (from-to) Monthly Income \$

Position/Title/Type of Business Business Phone (incl. area code)

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Position/Title/Type of Business Business Phone (incl. area code)

MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$ 1,993.33		\$ 1,993.33	Rent	\$	
Overtime				First Mortgage (P&I)	307.00	\$ 666.97
Bonuses				Other Financing (P&I)	200.00	
Commissions				Hazard Insurance		19.75
Dividends/Interest				Real Estate Taxes		49.33
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
<b>Total</b>	<b>\$ 1,993.33</b>	<b>\$</b>	<b>\$ 1,993.33</b>	Other:		
				<b>Total</b>	<b>\$ 607.00</b>	<b>\$ 836.06</b>

\* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.  
 Describe Other Income Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C	Monthly Amount
	\$

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a spouse, this Statement and supporting schedules must be completed about that spouse also.

ASSETS		Cash or Market Value	LIABILITIES	
Description	Acct. no.		Name and address of Company	Monthly Payment & Months Left to Pay
Cash deposit toward purchase held by:		\$ 300	WSHNGTN MUTL. 11200 W PARKLAND A MILWAUKEE, WI 53224	\$ (407) /19
List checking and savings accounts below			COMMUNITY TRUST BANK N PO BOX 2947 PIKEVILLE, KY 41502	\$ 360 /49
Name and address of Bank, S&L, or Credit Union			Paul W Shelton	\$ 10,000
Name and address of Bank, S&L, or Credit Union			HFC PO BOX 8833 ELMHURST, IL 60126	\$ 173 /49
Name and address of Bank, S&L, or Credit Union			SPIEGEL CARD PROCESSING CE OLD BETHPAGE, NY 11804	\$ 0
Name and address of Bank, S&L, or Credit Union			WASH MUTUAL/PROVIDIAN PO BOX 9180 PLEASANTON, CA 94566	\$ 86
Name and address of Bank, S&L, or Credit Union			GEMB/DILLARDS PO BOX 881400 EL PASO, TX 79998	\$ 66
Name and address of Bank, S&L, or Credit Union			Alimony/Child Support/Separate Maintenance Payments Owed to:	
Name and address of Bank, S&L, or Credit Union			Job Related Expenses (child care, union dues, etc.)	
<b>Total Assets a.</b>		<b>\$ 152,300</b>	<b>Total Monthly Payments</b>	<b>\$ 360</b>
			<b>Total Liabilities b.</b>	<b>\$ 87,174</b>



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

Table with columns: Property Address, Type of Property, Present Market Value, Amount of Mortgages & Liens, Gross Rental Income, Mortgage Payments, Insurance, Maintenance, Taxes & Misc., Net Rental Income. Includes entry for 523 Colby Ridge Winchester, KY 40391.

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

EXPLANATION OF DELINQUENCY

Form with questions a through m regarding purchase price, alterations, refinances, estimated prepaid items, estimated closing costs, PMI, MIP, Funding Fee, discount, total costs, subordinate financing, borrower's closing costs, other credits, loan amount, PMI, MIP, Funding Fee financed, and cash from/to borrower.

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described herein; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated herein; (6) any owner or servicer of the Loan may verify or reverify any information contained in the application from any source named in this application, and Lender, its successors or assigns may retain the original and/or an electronic record of this application, even if the Loan is not 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 owner or servicer of the Loan may, in addition to any other rights and remedies that it may have, report my name and account information to one or more consumer credit reporting agencies; (9) ownership of the Loan and/or administration of the representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (10) my transmission of this application as an "electronic record" containing my "electronic signature," as these terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Borrower's Signature: X Date: CO-Borrower's Signature: X Date:

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 discriminate neither on the basis of this information, nor 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 observations or surname. 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.)

Form for ethnicity and race information for Borrower and Co-Borrower. Includes checkboxes for Hispanic or Latino, Not Hispanic or Latino, American Indian or Alaska Native, Asian, Black or African American, Native Hawaiian or Other Pacific Islander, and White.

Form for interviewer information. Includes fields for Interviewer's Name (Tara Williams), Signature, Date, Phone Number, and Name and Address of Interviewer's Employer (USA Mortgage Funding, Inc).