Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when The income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or The income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan. If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below): Borrower Co-Borrower I. TYPE OF MORTGAGE AND TERMS OF LOAN Lender Case Number Agency Case Number Mortgage \square VA \square Conventional Other (explain): Applied for: USDA/Rural FHA Housing Service Amount Interest Rate No. of Months Other (explain): Amortization Type: Fixed Rate \$ 0/ ☐ GPM ARM (type): II. PROPERTY INFORMATION AND PURPOSE OF LOAN Subject Property Address (street, city, state, & ZIP) No. of Units Legal Description of Subject Property (attach description if necessary) Year Built Purpose of Loan Purchase Property will be: ☐ Construction Other (explain): Primary Residence Secondary Residence Investment Refinance ☐ Construction-Permanent 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. Amount Existing Liens Purpose of Refinance Describe Improvements made to be made Acquired Cost: \$ Title will be held in what Name(s) Manner in which Title will be held Estate will be held in: Fee Simple Leasehold(show Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) expiration date) **III. BORROWER INFORMATION** Borrower Co-Borrower Borrower's Name (include Jr. or Sr. if applicable) Co-Borrower's Name (include Jr. or Sr. if applicable) Social Security Number Home Phone (incl. area code) DOB (mm/dd/yyyy) Yrs. School | Social Security Number | Home Phone (incl. area code) | DOB (mm/dd/yyyy) | Yrs. School Dependents (not listed by Co-Borrower) Dependents (not listed by Borrower) Married (includes registered domestic partners) Married (includes registered domestic partners) Unmarried (includes single, divorced, widowed) Unmarried (includes single, divorced, widowed) No No Separated Separated Ages Ages Present Address (street, city, state, ZIP/ country) Own Rent No. Yrs. Present Address (street, city, state, ZIP/ country)[No. Yrs. Mailing Address, if different from Present Address Mailing Address, if different from Present Address If residing at present address for less than two years, complete the following: Former Address (street, city, state, ZIP) No. Yrs. Former Address (street, city, state, ZIP) Own Rent No. Yrs. Former Address (street, city, state, ZIP) Own Rent No. Yrs. Former Address (street, city, state, ZIP) Own Rent No. Yrs. Borrower Co-Borrower

Borrower			IV. EMPLOYMENT INFORMATION			ON Co-Borrower				
Name & Address of Employer Self Em		mployed Yrs. on this		job	Name & A	ddress of Employer	Self Employed		Yrs. on this job	
			Yrs. employed in this line of work/profession						Yrs. employed in this line of work/profession	
Position/Title/Type of B	usiness	Business	Phone (incl.	area code)	Position/T	itle/Type of Business		Business	Phone (incl. area code)	
If employed in current	t position for less th	an two yea	rs or if curr	ently emplo	ved in mo	re than one position, co	omplete t	he followin	q :	
Name & Address of Em		mployed	1	Dates (from-to)		address of Employer	_	Employed	Dates (from-to)	
			Monthly los					, ,	Monthly Income	
			Monthly Inc	come					Monthly Income \$	
Position/Title/Type of B	usiness	Business	s Phone (incl. area code)		Position/Title/Type of Business			Business	Phone (incl. area code)	
Name & Address of Em	ployer Self E	mployed	Dates (from-to)		Name & Address of Employer		Self	Employed	Dates (from-to)	
			Monthly Inc	come					Monthly Income	
Position/Title/Type of B	usiness	Business	Phone (incl.	area code)	Position/T	itle/Type of Business		Business	Phone (incl. area code)	
Name & Address of Em	ployer Self E	Employed	Dates (from-to)		Name & Address of Employer		Self Employed		Dates (from-to)	
			Monthly Inc	come					Monthly Income	
Position/Title/Type of B	usiness	Business	Phone (incl.	area code)	Position/T	itle/Type of Business		Business	Phone (incl. area code)	
Name & Address of Employer Self Employed		Employed	Dates (from-to)		Name & Address of Employer		Self Employed		Dates (from-to)	
			Monthly Inc	come					Monthly Income	
Position/Title/Type of Business B		Business	ss Phone (incl. area code)		Position/Title/Type of Business		Business		Phone (incl. area code)	
	V. MON	THLY INCO	ME AND CO	MBINED H	OUSING EX	(PENSE INFORMATION				
Gross		1				Combined Monthly				
Monthly Income	Borrower		Co-Borrower		tal	Housing Expense	Present		Proposed	
Base Empl. Income*	\$	\$		\$		Rent	\$		Φ.	
Overtime Bonuses						First Mortgage (P&I) Other Financing (P&I)			\$	
Commissions						Hazard Insurance				
Dividends/Interest						Real Estate Taxes				
Net Rental Income		1				Mortgage Insurance				
Other (before completing, see the notice in "describe						Homeowner Assn. Dues				
other income," below)						Other:				
Total	\$		\$		Total	\$		\$		
* Self Employed E Describe Other Income	Notice: Alimo	ny, child su	ipport, or sep	parate main	tenance inc	ch as tax returns and fina ome need not be revealed have it considered for re	d if the			
B/C									Monthly Amount	
									\$	
Uniform Residential Loan A	nnlication					Borrower	-	Fannie Mae	Form 1003 7/05 (rev. 6/09)	

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his 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
o 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
vas completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed by that spouse or other person also.
Completed I Jointly Not Jointly

Description ASSETS		Cash arket	or Value				List the creditor's n					
Cash deposit toward purchase held by:			stock pledge	 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. 								
					LIABIL		Monthly Pa		Unpaid Balance			
List checking and savings account	s belov	W		Name and	address of Co	ompany	У	\$ Payment/		\$		
Name and address of Bank, S&L, or 0	Credit U	Jnion										
				Acct. no.								
Acct. no.	\$			Name and	address of Co	ompany	У	\$ Payment/	Months (\$		
Name and address of Bank, S&L, or 0	Credit U	Jnion		Acct. no.								
Acct. no.	\$			Name and	address of Co	ompany	y	\$ Payment/	'Months	\$		
Name and address of Bank, S&L, or 0	,	Jnion		Acct. no.								
					address of Co	ompany	у	\$ Payment/	Months	\$		
Acct. no.	\$					-						
Stocks & Bonds (Company name/number description)	\$											
					Acct. no. Name and address of Company					\$		
ife 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	Name and address of Company				Months	\$		
Vested interest in retirement fund	\$											
Net worth of business(es) owned (attach financial statement)	t worth of business(es) owned \$			Acct. no.								
Automobiles owned (make and year)	\$				Alimony/Child Support/Separate Maintenance Payments Owed to:				\$			
Other Assets (itemize) \$				Job-Relate	Job-Related Expense (child care, union dues, etc.)							
			Total Mont	hly Payment		\$	\$					
			Net Worth	=>		<u> </u>	Total Liabilities b.		s			
Total Assets a.	\$	nronc	rtice are a	(a minus b)		\$		Total Elab				
			Type of Property	Present Market Value	Amount	of	Gross Rental Income	Mortgage Payments	Insural Mainten Taxes &	ance,	Net Rental Incom	
J												
				\$	\$		\$	\$	\$		\$	
			Totals	\$	\$		\$	\$	\$		\$	
List any additional names under which Alternate Name	credit	has pi			d indicate app	propriat	*	s) and account			ΙΨ	

VII. D	ETAILS OF TRANSACT	TION	VIII. DECLARATIONS							
a. Purchase prid	ce	\$		Yes" to any questi		E	orrowe			rower
b. Alterations, ir	nprovements, repairs		1 -	tinuation sheet for	•		Yes N	o Y	es I	No
c. Land (if acqu	• • • • • • • • • • • • • • • • • • • •		1	ny outstanding judgments against you? een declared bankrupt within the past 7 years?					_	=
	cl. debts to be paid off)		1	en declared bankrupt within the past 7 years? ad property foreclosed upon or given title or deed in lieu thereo				ili	- - -	ī
e. Estimated pro	•		in the last 7 y							_
f. Estimated clo			d. Are you a par	•] [] [
g. PMI, MIP, Fu				ectly or indirectly been obligated on any loan which resulted in ransfer of title in lieu of foreclosure, or judgment?				J L	_	
	orrower will pay)		(This would include	e such loans as home	mortgage loans, SBA loans, home					
j. Subordinate	idd items a through h) iinancing		obligation, bond, o	ans, educational loans, manufactured (mobile) home loans, any mortgage, fin- iligation, bond, or loan guarantee. If "Yes," provide details, including date, name, idress of Lender, FHA or VA case number, if any, and reasons for the action.)						
k. Borrower's cl	osing costs paid by Seller (explain)			f. Are you presently delinquent or in default on any Fe loan, mortgage, financial obligation, bond, or loan gr] [□ [
	(-)		If "Yes," give d			_		_		
			1 "	g. Are you obligated to pay alimony, child support, or separate math. Is any part of the down payment borrowed?					_	_
			i. Are you a co-		- - - </td <td>: <u> </u></td> <td>_</td> <td>Ⅎ</td>	: <u> </u>	_	Ⅎ		
								_		
			j. Are you a U.		an?		- -	┤│ ├	_	_
				k. Are you a permanent resident alien?l. Do you intend to occupy the property as your primar				: <u> </u>	_	Ⅎ
	(exclude PMI, MIP,		If "Yes," compl	ete question m below.]	_	
Funding Fee	·		⊣ ′	m. Have you had an ownership interest in a property in (1) What type of property did you own-principal residual.				┚┃┖	[
o. Loan amount	nding Fee financed			ome (SH), or investn		,		_		
	Borrower (subtract j, k, I &			ou hold title to the home-solely by yourself (S), your spouse (SP), or jointly with another person (O)?						
0 1101111)		IN VCKN	OWI EDGEME	NT AND AGREE	MENT	· ,				
	:				processors, attorneys, insurers,				:	
I am obligated to a Loan; (8) in the even have relating to suc account may be traition or warranty, exp my "electronic sign containing a facsim Acknowledgement. contained in this a or a consumer reput Right to Receive Creditor a written in the contained or a consumer reput.	mend and/or supplement the ir int that my payments on the Lo h delinquency, report my name inserred with such notice as ma press or implied, to me regardin ature," as those terms are def le of my signature, shall be as of Each of the undersigned hip pplication or obtain any inforrorting agency.	offormation provided in yan become delinquer and account informati by be required by law; g the property or the ined in applicable fed effective, enforceable ereby acknowledges nation or data relatin e the right to a copy of Creditor has provided on.	this application if a tt, the Lender, its se on to one or more or (10) neither Lender condition or value of leral and/or state law and valid as if a paper that any owner of the Loan, for a of the appraisal report.	ny of the material factivities, successors, insumer credit reporti insumer credit reporti or its agents, broker the property; and (11) ws (excluding audio ager version of this applithe Loan, its serviciany legitimate purpoort used in connection from us no later that		ein should char ny other rights e Loan and/or a rs or assigns ha tion as an "elec cesimile transm g my original wi may verify or ing a source n t. To obtain notifies me/us a	ge prior and ren administ as made tronic re ssion o itten sig reverify amed in a copy, about th	to closedies ration any record" this a nature any in this a	that of the epression to the epression t	of the it may be Loan senta-aining cation mation cation send ken
If you would like a copy of the appraisal report, contact: Alpine Mo					Passaic Street, Suite 10	I Rochelle			7662	<u> </u>
Borrower's Signature Da			vate	Co-Borrower's S	ignature		Date			
	X. IN	FORMATION FO	R GOVERNME		G PURPOSES					
opportunity, fair ho not discriminate ei may check more th observation and su material to assure	using and home mortgage dis ther on the basis of this informan one designation. If you do urname if you have made this that the disclosures satisfy al	sclosure laws. You a lation, or on whether o not furnish ethnicity application in persor I requirements to whi	re not required to fu you choose to furni , race, or sex, unde n. If you do not wish	rnish this informatio sh it. If you furnish t r Federal regulations to furnish the inforn pject under applicab	welling in order to monitor the n, but are encouraged to do so he information, please provides, this lender is required to not nation, please check the box be le state law for the particular to	b. The law pro both ethnicity e the informati elow. (Lender pe of loan app	vides the and race on on the must re	at a L e. Fo e bas eview	ende r race is of	er may e, you visual
BORROWER	I do not wish to furnish this	_	tino	CO-BORROWER			io cr'	tina		
Ethnicity:	☐ Hispanic or Latino ☐ American Indian or ☐	Not Hispanic or La	Black or	Ethnicity: Race:	Hispanic or Latino American Indian or	Not Hispan ☐ Asian		lack o	r	
Race.	Alaska Native Native Hawaiian or Other	_	African American White	Race.	Alaska Native Native Hawaiian or Other			iack o frican Vhite		erican
Sex:	Female	Male		Sex:	Female	Male				
This information w In a face-to-fa In a telephone Loan Originator's	ce interview e interview		nd submitted by fax nd submitted via e-		Date					
X Loan Originator's N	Name (print or type)		Loan Originator	Identifier	Loan Originator's Phone	Number (incl	ncluding area code)			
Loan Origination Company's Name Alpine Mortgage Services, LLC (P) 201-488-8809 (F) 201-488-8819				Loan Origination Company's Address 201 W Passaic Street, Suite 101 Rochelle Park, NJ 07662						