

## **15. THE CLOSING & IMMEDIATE POST-CLOSING PDF Supplement**

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## PLANNED UNIT DEVELOPMENT RIDER

THIS PLANNED UNIT DEVELOPMENT RIDER is made this **26<sup>TH</sup>** day of **JUNE, 20XX**, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date, given by the undersigned (the "Borrower") to secure Borrower's Note to **NUTTER BUTTER BANK**

(the "Lender") of the same date and covering the Property described in the Security Instrument and located at:

**2059 TILLMAN AVENUE, WINTER GARDEN, FL 34787**

[Property Address]

The Property includes, but is not limited to, a parcel of land improved with a dwelling, together with other such parcels and certain common areas and facilities, as described in **COVENANTS, CONDITIONS AND RESTRICTIONS**

(the "Declaration"). The Property is a part of a planned unit development known as

**BRONSON'S LANDINGS**

[Name of Planned Unit Development]

(the "PUD"). The Property also includes Borrower's interest in the homeowners association or equivalent entity owning or managing the common areas and facilities of the PUD (the "Owners Association") and the uses, benefits and proceeds of Borrower's interest.

**PUD COVENANTS.** In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

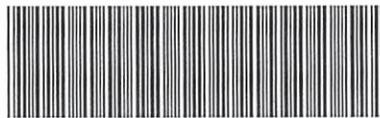
**A. PUD Obligations.** Borrower shall perform all of Borrower's obligations under the PUD's Constituent Documents. The "Constituent Documents" are the (i) Declaration; (ii) articles of incorporation, trust instrument or any equivalent document which creates the Owners Association; and (iii) any by-laws or other rules or regulations of the Owners Association. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.

**MULTISTATE PUD RIDER- Single Family - FannieMae/FreddieMac UNIFORM INSTRUMENT Form 3150 1/01**

Wolters Kluwer Financial Services  
VMP®-7R (0811)  
NMFL 3150 (PUDR) Rev 2/2009

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Initials: \_\_\_\_\_



**B. Property Insurance.** So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy insuring the Property which is satisfactory to Lender and which provides insurance coverage in the amounts (including deductible levels), for the periods, and against loss by fire, hazards included within the term "extended coverage," and any other hazards, including, but not limited to, earthquakes and floods, for which Lender requires insurance, then: (i) Lender waives the provision in Section 3 for the Periodic Payment to Lender of the yearly premium installments for property insurance on the Property; and (ii) Borrower's obligation under Section 5 to maintain property insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

What Lender requires as a condition of this waiver can change during the term of the loan.

Borrower shall give Lender prompt notice of any lapse in required property insurance coverage provided by the master or blanket policy.

In the event of a distribution of property insurance proceeds in lieu of restoration or repair following a loss to the Property, or to common areas and facilities of the PUD, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender. Lender shall apply the proceeds to the sums secured by the Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

**C. Public Liability Insurance.** Borrower shall take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.

**D. Condemnation.** The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property or the common areas and facilities of the PUD, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Section 11.

**E. Lender's Prior Consent.** Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to: (i) the abandonment or termination of the PUD, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain; (ii) any amendment to any provision of the "Constituent Documents" if the provision is for the express benefit of Lender; (iii) termination of professional management and assumption of self-management of the Owners Association; or (iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

**F. Remedies.** If Borrower does not pay PUD dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this PUD Rider.

\_\_\_\_\_(Seal)  
EDWARD F. BLACK -Borrower

\_\_\_\_\_(Seal)  
PAMELA M. BLACK -Borrower

# Initial Escrow Account Disclosure Statement

Borrowers <b>EDWARD F. and PAMELA M. BLACK</b>	Loan Number <b>61638695</b>
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This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made from your account.

Month	Payments to Escrow Account	Payments from Escrow Account	Description	Escrow Account Balance
Initial Deposit.....			\$	6,585.10
<b>AUGUST</b>	<b>1,304.41</b>	<b>.00</b>	<b>,,</b>	<b>7,889.51</b>
<b>SEPTEMBER</b>	<b>1,304.41</b>	<b>.00</b>	<b>,,</b>	<b>9,193.92</b>
<b>OCTOBER</b>	<b>1,304.41</b>	<b>.00</b>	<b>,,</b>	<b>10,498.33</b>
<b>NOVEMBER</b>	<b>1,304.41</b>	<b>9,193.92</b>	<b>CNT TX,,</b>	<b>2,608.82</b>
<b>DECEMBER</b>	<b>1,304.41</b>	<b>.00</b>	<b>,,</b>	<b>3,913.23</b>
<b>JANUARY</b>	<b>1,304.41</b>	<b>.00</b>	<b>,,</b>	<b>5,217.64</b>
<b>FEBRUARY</b>	<b>1,304.41</b>	<b>.00</b>	<b>,,</b>	<b>6,522.05</b>
<b>MARCH</b>	<b>1,304.41</b>	<b>.00</b>	<b>,,</b>	<b>7,826.46</b>
<b>APRIL</b>	<b>1,304.41</b>	<b>.00</b>	<b>,,</b>	<b>9,130.87</b>
<b>MAY</b>	<b>1,304.41</b>	<b>.00</b>	<b>,,</b>	<b>10,435.28</b>
<b>JUNE</b>	<b>1,304.41</b>	<b>6,459.00</b>	<b>HOM IN,,</b>	<b>5,280.69</b>
<b>JULY</b>	<b>1,304.41</b>	<b>.00</b>	<b>,,</b>	<b>6,585.10</b>

<b>Legend:</b>	CNT TX	County Tax	WAT TX	Water (MUD, PUD, WSID/etc) Tax	
MIP IN	Mortgage Insurance Premium	CIT TX	City Tax	FIR TX	Fire Tax
PMI IN	Private Mortgage Insurance	SCH TX	School Tax	GLR TX	Ground Lease/Rent Tax
HOM IN	Homeowners Insurance	SUP TX	Supplemental Tax	SPA TX	Special Assessment Tax
FLD IN	Flood Insurance	IRR TX	Irrigation Tax	SEW TX	Sewer/Sanitation Tax

Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year. Questions should be directed to (920) 497-4797 or write to Nutter Butter Bank, 54 Lorna Doone Way Green Bay, WI 54302.

Cushion selected by servicer: \$ 2,608.82

Your monthly mortgage payment for the coming year will be \$ 3,321.36 of which \$ 2,016.95 will be applied to your loan and \$ 1,304.41 will go into your escrow account.

**FINAL PRINT 6/24/20XX**

The U.S. Department of Housing and Urban Development (HUD) recently published a new regulation which requires mortgage service companies to change escrow collection procedures. This regulation is an amendment to the existing Real Estate Settlement Procedures Act (RESPA). It applies to all residential loans. The regulation was effective May 24, 1995, for all new loans. NBB is implementing the new regulation for each existing loan with the next scheduled annual escrow analysis performed after May 24, 1995. This provides information to assist you in understanding the impact of this change. You will receive more information in your escrow analysis statement.

**What is "escrow analysis" and why is it changing?** Escrow analysis establishes the amount that is collected with each loan payment to pay taxes, insurance, and other escrow items. The new HUD regulation is changing the method of escrow analysis. It requires all mortgage service companies to use the "aggregate" (or "cash") analysis method. Previously, many service companies (including NBB ) used the "single item" (or "line item") method.

**Will my monthly escrow payment increase or decrease as a result of this change?** The new method of calculation may result in an increased escrow payment for some customers, a decrease for others. The exact impact on each customer is difficult to determine until NBB completes the actual escrow analysis. Your annual escrow analysis statement will reflect any changes in your monthly payment amount.

**How will NBB determine the appropriate escrow balance for my loan?** With each escrow analysis statement, you will receive a projection for the next 12 months. The projection will show how we expect your escrow balance to change each month. It will reflect monthly escrow deposits, anticipated disbursements of taxes, insurance and other escrow bills, and will show the projected month-end balance. At least once a year, the projected month-end balance should fall to an assigned minimum level. This is called a "cushion". Your mortgage documents, applicable state law, and RESPA guidelines establish the amount of your cushion. We will show the cushion for your loan on your escrow analysis statement.

**What happens if, after analysis, the escrow account has too much, or not enough funds?** If there is too much (an overage), we will refund to you any amount of \$50 or more if your loan is current. We will retain any amount of less than \$50 and spread it over 12 months to reduce your monthly payment. If there is not enough (a shortage), we will spread the payment of the shortage amount over 12 months and add it to your monthly payment.

**When will NBB pay my escrow bills?** The new HUD regulation requires mortgage service companies to pay escrow bills early enough to take advantage of any "discount" for paying early. If there is no discount period, the servicer must pay bills before a delinquency fee or penalty would be assessed. In the escrow analysis, the "due date" of any escrow bill is considered to be the month NBB anticipates making the disbursement from your escrow account.

**When will this change go into effect?** NBB is making the change with each regularly scheduled annual escrow analysis. Under the new regulation, NBB will still determine the timing of the annual escrow analysis. At least one escrow analysis must be performed within each 12-month period.

**How do we determine how much money should be in your escrow account?**

First, we do a projection of the next 12 months of escrow payments deposited to your escrow account, and escrow bills anticipated to be paid out of your escrow account. This projection starts with the escrow balance which should be on deposit just before the beginning of the 12-month period (assuming that you have made all payments due).

Next, we look at the 12-month projection, and find out which month the "low point" is reached. (This low point may be a negative balance.)

Next, we compare the "low point" to the maximum cushion amount allowed for your loan. If the low point is less than the cushion, then funds must be added to your escrow account. If the low point is more than the cushion, then funds must be subtracted from your escrow account. This difference is also added or subtracted to arrive at the "required balance" for your escrow account at the beginning of the 12 month period. This is the beginning balance for the 12-month projection as shown on your analysis statement.

Finally, we compare the "required balance" to the actual escrow balance expected to be on deposit at the beginning of the 12-month period. If the actual balance is more than the required balance, then your account has an "overage" (overages of \$50 or more are refunded to you if your loan is current; overages of less than \$50 serve to reduce your future monthly payments and are spread over the next 12 months). If the actual balance is less than the required balance, then your account has a "shortage" (shortages are spread over a 12-month period and your monthly payment is increased by that amount). You do have the option to pay a shortage in full if you would rather not pay it over 12 months.

**After the escrow account balance is determined, how is the Monthly Payment calculated?**

To determine your monthly payment, we always start with one-twelfth (1/12) of the total amount of all escrow items to be paid in a year (this includes property taxes, homeowners insurance, etc., if these are escrowed for your loan). If you had a "shortage", we add another monthly amount to your payment, to collect the shortage over a 12-month period. If you had an "overage" of less than \$50, we reduce your monthly escrow payment by spreading that overage over a 12-month period. The total escrow payment is part of your monthly payment. Your escrow analysis statement will show you the date when the new monthly payment takes effect.

**What is a Cushion?**

The "cushion" is a minimum escrow balance which NBB is allowed to keep in your escrow account. It is intended to be protection to cover unanticipated disbursements made before the borrower's payment is available in the escrow account. The amount of the cushion depends on the wording of your loan documents, state law, and the RESPA guidelines. We calculate the monthly payment amount so that, sometime in the next 12 months, your escrow balance is projected to reach a "low point" which is equal to this cushion. You should see this reflected on your escrow analysis statement.

If you have further questions about your escrow analysis, call us at (920) 497-4797, Monday through Friday, 7 a.m. to 7 p.m. Central Time.

# TAX INFORMATION FORM

**USE TYPE ONLY**

Date: **June 26, 20XX**

Lender: **Nutter Butter Bank**

Loan Amount: **\$410,000.00**

Term of Loan: **360 months**

Loan Number: **61638695**

Borrower: **Edward F. Black and Pamela M. Black, husband and wife**

Property Address: **2059 Tillman Avenue, Winter Garden, FL 34787**

Type of Tax	Taxing Authority	ID #	Next Due Date	Delq Date	Est. Amt Due	Tax Last Paid	Amt. Last Paid
State / County	<b>Orange Cty Tax Collector</b>	<b>022327080500</b>	<b>11-01-20XX</b>	<b>04-01-20XX</b>	<b>\$10,175.00</b>	<b>11-10-20XX</b>	<b>\$9,193.93</b>
City / Town							
School							
Other							

SPECIAL ASSESSMENTS: NO / YES

IF YES, TYPE \_\_\_\_\_ NUMBER \_\_\_\_\_ BOOK \_\_\_\_\_ PAGE

WE, THE CLOSING AGENT HAVE WITHHELD \$ \_\_\_\_\_ TO PAY  
(Year/Type)

WE, THE CLOSING AGENT HAVE WITHHELD **\$0.00** AND HAVE NOT FORWARDED THESE FUNDS TO LENDER FOR ESCROW OF THE  
(Year/Type)

Closing Agent: **Keebler, Nabisco & Amos, P.A.**

Address: **123 Milano Way, Orlando, FL 32822**

**(407) 765-4321**

Escrow/File No.:

Closing Agent Certification:

I hereby certify that the information contained herein is true and accurate.

By:

\_\_\_\_\_  
Date

\_\_\_\_\_  
Name/Title

PLEASE ATTACH LEGAL DESCRIPTION, PAID RECEIPT OF TAX BILL AND/OR TAX BILL

# Request for Taxpayer Identification Number and Certification

Go to [www.irs.gov/FormW9](http://www.irs.gov/FormW9) for instructions and the latest information.

**Give form to the  
requester. Do not  
send to the IRS.**

**Before you begin.** For guidance related to the purpose of Form W-9, see *Purpose of Form*, below.

<b>Print or type.</b>  <b>See Specific Instructions on page 3.</b>	<b>1</b> Name of entity/individual. An entry is required. (For a sole proprietor or disregarded entity, enter the owner's name on line 1, and enter the business/disregarded entity's name on line 2.) <b>Edward F. Black</b>	
	<b>2</b> Business name/disregarded entity name, if different from above.	
	<b>3a</b> Check the appropriate box for federal tax classification of the entity/individual whose name is entered on line 1. Check only <b>one</b> of the following seven boxes. <input type="checkbox"/> Individual/sole proprietor <input type="checkbox"/> C corporation <input type="checkbox"/> S corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate <input type="checkbox"/> LLC. Enter the tax classification (C = C corporation, S = S corporation, P = Partnership) _____ <b>Note:</b> Check the "LLC" box above and, in the entry space, enter the appropriate code (C, S, or P) for the tax classification of the LLC, unless it is a disregarded entity. A disregarded entity should instead check the appropriate box for the tax classification of its owner. <input type="checkbox"/> Other (see instructions) _____	
	<b>4</b> Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3): Exempt payee code (if any) _____ Exemption from Foreign Account Tax Compliance Act (FATCA) reporting code (if any) _____  <i>(Applies to accounts maintained outside the United States.)</i>	
	<b>3b</b> If on line 3a you checked "Partnership" or "Trust/estate," or checked "LLC" and entered "P" as its tax classification, and you are providing this form to a partnership, trust, or estate in which you have an ownership interest, check this box if you have any foreign partners, owners, or beneficiaries. See instructions <input type="checkbox"/>	
	<b>5</b> Address (number, street, and apt. or suite no.). See instructions. <b>654 Oreo Circle</b>	Requester's name and address (optional) <b>Nutter Butter Bank</b>
	<b>6</b> City, state, and ZIP code <b>Orlando, FL 32801</b>	<b>54 Lorna Doone Way</b> <b>Green Bay, WI 54302</b>
<b>7</b> List account number(s) here (optional)		

## Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

<b>Social security number</b>									
9	9	9	-	8	8	-	7	7	7
<b>or</b>									
<b>Employer identification number</b>									
			-						

**Note:** If the account is in more than one name, see the instructions for line 1. See also *What Name and Number To Give the Requester* for guidelines on whose number to enter.

## Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

**Certification instructions.** You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and, generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

<b>Sign Here</b>	Signature of U.S. person	Date
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## General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

**Future developments.** For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to [www.irs.gov/FormW9](http://www.irs.gov/FormW9).

## What's New

Line 3a has been modified to clarify how a disregarded entity completes this line. An LLC that is a disregarded entity should check the appropriate box for the tax classification of its owner. Otherwise, it should check the "LLC" box and enter its appropriate tax classification.

New line 3b has been added to this form. A flow-through entity is required to complete this line to indicate that it has direct or indirect foreign partners, owners, or beneficiaries when it provides the Form W-9 to another flow-through entity in which it has an ownership interest. This change is intended to provide a flow-through entity with information regarding the status of its indirect foreign partners, owners, or beneficiaries, so that it can satisfy any applicable reporting requirements. For example, a partnership that has any indirect foreign partners may be required to complete Schedules K-2 and K-3. See the Partnership Instructions for Schedules K-2 and K-3 (Form 1065).

## Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS is giving you this form because they

# Request for Taxpayer Identification Number and Certification

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**Give form to the  
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<b>Print or type.</b> See <i>Specific Instructions</i> on page 3.	<b>1</b> Name of entity/individual. An entry is required. (For a sole proprietor or disregarded entity, enter the owner's name on line 1, and enter the business/disregarded entity's name on line 2.) <b>Pamela M. Black</b>	
	<b>2</b> Business name/disregarded entity name, if different from above.	
	<b>3a</b> Check the appropriate box for federal tax classification of the entity/individual whose name is entered on line 1. Check only <b>one</b> of the following seven boxes. <input type="checkbox"/> Individual/sole proprietor <input type="checkbox"/> C corporation <input type="checkbox"/> S corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate <input type="checkbox"/> LLC. Enter the tax classification (C = C corporation, S = S corporation, P = Partnership) _____ <b>Note:</b> Check the "LLC" box above and, in the entry space, enter the appropriate code (C, S, or P) for the tax classification of the LLC, unless it is a disregarded entity. A disregarded entity should instead check the appropriate box for the tax classification of its owner. <input type="checkbox"/> Other (see instructions) _____	
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<b>Social security number</b>									
6	6	6	-	5	5	-	4	4	4
<b>or</b>									
<b>Employer identification number</b>									
			-						

**Note:** If the account is in more than one name, see the instructions for line 1. See also *What Name and Number To Give the Requester* for guidelines on whose number to enter.

## Part II Certification

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
- I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
- I am a U.S. citizen or other U.S. person (defined below); and
- The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

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<b>Sign Here</b>	Signature of U.S. person	Date
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## General Instructions

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## Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS is giving you this form because they

must obtain your correct taxpayer identification number (TIN), which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid).
- Form 1099-DIV (dividends, including those from stocks or mutual funds).
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds).
- Form 1099-NEC (nonemployee compensation).
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers).
- Form 1099-S (proceeds from real estate transactions).
- Form 1099-K (merchant card and third-party network transactions).
- Form 1098 (home mortgage interest), 1098-E (student loan interest), and 1098-T (tuition).
- Form 1099-C (canceled debt).
- Form 1099-A (acquisition or abandonment of secured property).

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

**Caution:** If you don't return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See *What is backup withholding*, later.

**By signing the filled-out form**, you:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued);
2. Certify that you are not subject to backup withholding; or
3. Claim exemption from backup withholding if you are a U.S. exempt payee; and
4. Certify to your non-foreign status for purposes of withholding under chapter 3 or 4 of the Code (if applicable); and
5. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting is correct. See *What Is FATCA Reporting*, later, for further information.

**Note:** If you are a U.S. person and a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

**Definition of a U.S. person.** For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien;
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States;
- An estate (other than a foreign estate); or
- A domestic trust (as defined in Regulations section 301.7701-7).

**Establishing U.S. status for purposes of chapter 3 and chapter 4 withholding.** Payments made to foreign persons, including certain distributions, allocations of income, or transfers of sales proceeds, may be subject to withholding under chapter 3 or chapter 4 of the Code (sections 1441–1474). Under those rules, if a Form W-9 or other certification of non-foreign status has not been received, a withholding agent, transferee, or partnership (payor) generally applies presumption rules that may require the payor to withhold applicable tax from the recipient, owner, transferor, or partner (payee). See Pub. 515, *Withholding of Tax on Nonresident Aliens and Foreign Entities*.

The following persons must provide Form W-9 to the payor for purposes of establishing its non-foreign status.

- In the case of a disregarded entity with a U.S. owner, the U.S. owner of the disregarded entity and not the disregarded entity.
- In the case of a grantor trust with a U.S. grantor or other U.S. owner, generally, the U.S. grantor or other U.S. owner of the grantor trust and not the grantor trust.
- In the case of a U.S. trust (other than a grantor trust), the U.S. trust and not the beneficiaries of the trust.

See Pub. 515 for more information on providing a Form W-9 or a certification of non-foreign status to avoid withholding.

**Foreign person.** If you are a foreign person or the U.S. branch of a foreign bank that has elected to be treated as a U.S. person (under Regulations section 1.1441-1(b)(2)(iv) or other applicable section for chapter 3 or 4 purposes), do not use Form W-9. Instead, use the appropriate Form W-8 or Form 8233 (see Pub. 515). If you are a qualified foreign pension fund under Regulations section 1.897(l)-1(d), or a partnership that is wholly owned by qualified foreign pension funds, that is treated as a non-foreign person for purposes of section 1445 withholding, do not use Form W-9. Instead, use Form W-8EXP (or other certification of non-foreign status).

**Nonresident alien who becomes a resident alien.** Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a saving clause. Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the payee has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items.

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.
2. The treaty article addressing the income.
3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.
4. The type and amount of income that qualifies for the exemption from tax.
5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

**Example.** Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if their stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first Protocol) and is relying on this exception to claim an exemption from tax on their scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

If you are a nonresident alien or a foreign entity, give the requester the appropriate completed Form W-8 or Form 8233.

## Backup Withholding

**What is backup withholding?** Persons making certain payments to you must under certain conditions withhold and pay to the IRS 24% of such payments. This is called "backup withholding." Payments that may be subject to backup withholding include, but are not limited to, interest, tax-exempt interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, payments made in settlement of payment card and third-party network transactions, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

**Payments you receive will be subject to backup withholding if:**

1. You do not furnish your TIN to the requester;
2. You do not certify your TIN when required (see the instructions for Part II for details);
3. The IRS tells the requester that you furnished an incorrect TIN;
4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only); or
5. You do not certify to the requester that you are not subject to backup withholding, as described in item 4 under "*By signing the filled-out form*" above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See *Exempt payee code*, later, and the separate Instructions for the Requester of Form W-9 for more information.

See also *Establishing U.S. status for purposes of chapter 3 and chapter 4 withholding*, earlier.

## What Is FATCA Reporting?

The Foreign Account Tax Compliance Act (FATCA) requires a participating foreign financial institution to report all U.S. account holders that are specified U.S. persons. Certain payees are exempt from FATCA reporting. See *Exemption from FATCA reporting code*, later, and the Instructions for the Requester of Form W-9 for more information.

## Updating Your Information

You must provide updated information to any person to whom you claimed to be an exempt payee if you are no longer an exempt payee and anticipate receiving reportable payments in the future from this person. For example, you may need to provide updated information if you are a C corporation that elects to be an S corporation, or if you are no longer tax exempt. In addition, you must furnish a new Form W-9 if the name or TIN changes for the account, for example, if the grantor of a grantor trust dies.

## Penalties

**Failure to furnish TIN.** If you fail to furnish your correct TIN to a requester, you are subject to a penalty of \$50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

**Civil penalty for false information with respect to withholding.** If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a \$500 penalty.

**Criminal penalty for falsifying information.** Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

**Misuse of TINs.** If the requester discloses or uses TINs in violation of federal law, the requester may be subject to civil and criminal penalties.

## Specific Instructions

### Line 1

You must enter one of the following on this line; **do not** leave this line blank. The name should match the name on your tax return.

If this Form W-9 is for a joint account (other than an account maintained by a foreign financial institution (FFI)), list first, and then circle, the name of the person or entity whose number you entered in Part I of Form W-9. If you are providing Form W-9 to an FFI to document a joint account, each holder of the account that is a U.S. person must provide a Form W-9.

• **Individual.** Generally, enter the name shown on your tax return. If you have changed your last name without informing the Social Security Administration (SSA) of the name change, enter your first name, the last name as shown on your social security card, and your new last name.

**Note for ITIN applicant:** Enter your individual name as it was entered on your Form W-7 application, line 1a. This should also be the same as the name you entered on the Form 1040 you filed with your application.

• **Sole proprietor.** Enter your individual name as shown on your Form 1040 on line 1. Enter your business, trade, or “doing business as” (DBA) name on line 2.

• **Partnership, C corporation, S corporation, or LLC, other than a disregarded entity.** Enter the entity’s name as shown on the entity’s tax return on line 1 and any business, trade, or DBA name on line 2.

• **Other entities.** Enter your name as shown on required U.S. federal tax documents on line 1. This name should match the name shown on the charter or other legal document creating the entity. Enter any business, trade, or DBA name on line 2.

• **Disregarded entity.** In general, a business entity that has a single owner, including an LLC, and is not a corporation, is disregarded as an entity separate from its owner (a disregarded entity). See Regulations section 301.7701-2(c)(2). A disregarded entity should check the appropriate box for the tax classification of its owner. Enter the owner’s name on line 1. The name of the owner entered on line 1 should never be a disregarded entity. The name on line 1 should be the name shown on the income tax return on which the income should be reported. For

example, if a foreign LLC that is treated as a disregarded entity for U.S. federal tax purposes has a single owner that is a U.S. person, the U.S. owner’s name is required to be provided on line 1. If the direct owner of the entity is also a disregarded entity, enter the first owner that is not disregarded for federal tax purposes. Enter the disregarded entity’s name on line 2. If the owner of the disregarded entity is a foreign person, the owner must complete an appropriate Form W-8 instead of a Form W-9. This is the case even if the foreign person has a U.S. TIN.

### Line 2

If you have a business name, trade name, DBA name, or disregarded entity name, enter it on line 2.

### Line 3a

Check the appropriate box on line 3a for the U.S. federal tax classification of the person whose name is entered on line 1. Check only one box on line 3a.

IF the entity/individual on line 1 is a(n) . . .	THEN check the box for . . .
• Corporation	Corporation.
• Individual or • Sole proprietorship	Individual/sole proprietor.
• LLC classified as a partnership for U.S. federal tax purposes or • LLC that has filed Form 8832 or 2553 electing to be taxed as a corporation	Limited liability company and enter the appropriate tax classification: P = Partnership, C = C corporation, or S = S corporation.
• Partnership	Partnership.
• Trust/estate	Trust/estate.

### Line 3b

Check this box if you are a partnership (including an LLC classified as a partnership for U.S. federal tax purposes), trust, or estate that has any foreign partners, owners, or beneficiaries, and you are providing this form to a partnership, trust, or estate, in which you have an ownership interest. You must check the box on line 3b if you receive a Form W-8 (or documentary evidence) from any partner, owner, or beneficiary establishing foreign status or if you receive a Form W-9 from any partner, owner, or beneficiary that has checked the box on line 3b.

**Note:** A partnership that provides a Form W-9 and checks box 3b may be required to complete Schedules K-2 and K-3 (Form 1065). For more information, see the Partnership Instructions for Schedules K-2 and K-3 (Form 1065).

If you are required to complete line 3b but fail to do so, you may not receive the information necessary to file a correct information return with the IRS or furnish a correct payee statement to your partners or beneficiaries. See, for example, sections 6698, 6722, and 6724 for penalties that may apply.

### Line 4 Exemptions

If you are exempt from backup withholding and/or FATCA reporting, enter in the appropriate space on line 4 any code(s) that may apply to you.

#### Exempt payee code.

- Generally, individuals (including sole proprietors) are not exempt from backup withholding.
- Except as provided below, corporations are exempt from backup withholding for certain payments, including interest and dividends.
- Corporations are not exempt from backup withholding for payments made in settlement of payment card or third-party network transactions.
- Corporations are not exempt from backup withholding with respect to attorneys’ fees or gross proceeds paid to attorneys, and corporations that provide medical or health care services are not exempt with respect to payments reportable on Form 1099-MISC.

The following codes identify payees that are exempt from backup withholding. Enter the appropriate code in the space on line 4.

1—An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2).

- 2—The United States or any of its agencies or instrumentalities.
- 3—A state, the District of Columbia, a U.S. commonwealth or territory, or any of their political subdivisions or instrumentalities.
- 4—A foreign government or any of its political subdivisions, agencies, or instrumentalities.
- 5—A corporation.
- 6—A dealer in securities or commodities required to register in the United States, the District of Columbia, or a U.S. commonwealth or territory.
- 7—A futures commission merchant registered with the Commodity Futures Trading Commission.
- 8—A real estate investment trust.
- 9—An entity registered at all times during the tax year under the Investment Company Act of 1940.
- 10—A common trust fund operated by a bank under section 584(a).
- 11—A financial institution as defined under section 581.
- 12—A middleman known in the investment community as a nominee or custodian.
- 13—A trust exempt from tax under section 664 or described in section 4947.

The following chart shows types of payments that may be exempt from backup withholding. The chart applies to the exempt payees listed above, 1 through 13.

IF the payment is for . . .	THEN the payment is exempt for . . .
• Interest and dividend payments	All exempt payees except for 7.
• Broker transactions	Exempt payees 1 through 4 and 6 through 11 and all C corporations. S corporations must not enter an exempt payee code because they are exempt only for sales of noncovered securities acquired prior to 2012.
• Barter exchange transactions and patronage dividends	Exempt payees 1 through 4.
• Payments over \$600 required to be reported and direct sales over \$5,000 <sup>1</sup>	Generally, exempt payees 1 through 5. <sup>2</sup>
• Payments made in settlement of payment card or third-party network transactions	Exempt payees 1 through 4.

<sup>1</sup> See Form 1099-MISC, Miscellaneous Information, and its instructions.

<sup>2</sup> However, the following payments made to a corporation and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees, gross proceeds paid to an attorney reportable under section 6045(f), and payments for services paid by a federal executive agency.

**Exemption from FATCA reporting code.** The following codes identify payees that are exempt from reporting under FATCA. These codes apply to persons submitting this form for accounts maintained outside of the United States by certain foreign financial institutions. Therefore, if you are only submitting this form for an account you hold in the United States, you may leave this field blank. Consult with the person requesting this form if you are uncertain if the financial institution is subject to these requirements. A requester may indicate that a code is not required by providing you with a Form W-9 with "Not Applicable" (or any similar indication) entered on the line for a FATCA exemption code.

A—An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37).

B—The United States or any of its agencies or instrumentalities.

C—A state, the District of Columbia, a U.S. commonwealth or territory, or any of their political subdivisions or instrumentalities.

D—A corporation the stock of which is regularly traded on one or more established securities markets, as described in Regulations section 1.1472-1(c)(1)(i).

E—A corporation that is a member of the same expanded affiliated group as a corporation described in Regulations section 1.1472-1(c)(1)(i).

F—A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state.

G—A real estate investment trust.

H—A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940.

I—A common trust fund as defined in section 584(a).

J—A bank as defined in section 581.

K—A broker.

L—A trust exempt from tax under section 664 or described in section 4947(a)(1).

M—A tax-exempt trust under a section 403(b) plan or section 457(g) plan.

**Note:** You may wish to consult with the financial institution requesting this form to determine whether the FATCA code and/or exempt payee code should be completed.

**Line 5**

Enter your address (number, street, and apartment or suite number). This is where the requester of this Form W-9 will mail your information returns. If this address differs from the one the requester already has on file, enter "NEW" at the top. If a new address is provided, there is still a chance the old address will be used until the payor changes your address in their records.

**Line 6**

Enter your city, state, and ZIP code.

**Part I. Taxpayer Identification Number (TIN)**

**Enter your TIN in the appropriate box.** If you are a resident alien and you do not have, and are not eligible to get, an SSN, your TIN is your IRS ITIN. Enter it in the entry space for the Social security number. If you do not have an ITIN, see *How to get a TIN* below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN.

If you are a single-member LLC that is disregarded as an entity separate from its owner, enter the owner's SSN (or EIN, if the owner has one). If the LLC is classified as a corporation or partnership, enter the entity's EIN.

**Note:** See *What Name and Number To Give the Requester*, later, for further clarification of name and TIN combinations.

**How to get a TIN.** If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local SSA office or get this form online at [www.SSA.gov](http://www.SSA.gov). You may also get this form by calling 800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at [www.irs.gov/EIN](http://www.irs.gov/EIN). Go to [www.irs.gov/Forms](http://www.irs.gov/Forms) to view, download, or print Form W-7 and/or Form SS-4. Or, you can go to [www.irs.gov/OrderForms](http://www.irs.gov/OrderForms) to place an order and have Form W-7 and/or Form SS-4 mailed to you within 15 business days.

If you are asked to complete Form W-9 but do not have a TIN, apply for a TIN and enter "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, you will generally have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

**Note:** Entering "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon. See also *Establishing U.S. status for purposes of chapter 3 and chapter 4 withholding*, earlier, for when you may instead be subject to withholding under chapter 3 or 4 of the Code.

**Caution:** A disregarded U.S. entity that has a foreign owner must use the appropriate Form W-8.

## Part II. Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if item 1, 4, or 5 below indicates otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). In the case of a disregarded entity, the person identified on line 1 must sign. Exempt payees, see *Exempt payee code*, earlier.

**Signature requirements.** Complete the certification as indicated in items 1 through 5 below.

**1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983.** You must give your correct TIN, but you do not have to sign the certification.

**2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983.** You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

**3. Real estate transactions.** You must sign the certification. You may cross out item 2 of the certification.

**4. Other payments.** You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments made in settlement of payment card and third-party network transactions, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

**5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), ABL accounts (under section 529A), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions.** You must give your correct TIN, but you do not have to sign the certification.

## What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account) other than an account maintained by an FFI	The actual owner of the account or, if combined funds, the first individual on the account <sup>1</sup>
3. Two or more U.S. persons (joint account maintained by an FFI)	Each holder of the account
4. Custodial account of a minor (Uniform Gift to Minors Act)	The minor <sup>2</sup>
5. a. The usual revocable savings trust (grantor is also trustee)	The grantor-trustee <sup>1</sup>
b. So-called trust account that is not a legal or valid trust under state law	The actual owner <sup>1</sup>
6. Sole proprietorship or disregarded entity owned by an individual	The owner <sup>3</sup>
7. Grantor trust filing under Optional Filing Method 1 (see Regulations section 1.671-4(b)(2)(i)(A))**	The grantor*

For this type of account:	Give name and EIN of:
8. Disregarded entity not owned by an individual	The owner
9. A valid trust, estate, or pension trust	Legal entity <sup>4</sup>
10. Corporation or LLC electing corporate status on Form 8832 or Form 2553	The corporation
11. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
12. Partnership or multi-member LLC	The partnership
13. A broker or registered nominee	The broker or nominee
14. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity
15. Grantor trust filing Form 1041 or under the Optional Filing Method 2, requiring Form 1099 (see Regulations section 1.671-4(b)(2)(i)(B))**	The trust

<sup>1</sup> List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person's number must be furnished.

<sup>2</sup> Circle the minor's name and furnish the minor's SSN.

<sup>3</sup> You must show your individual name on line 1, and enter your business or DBA name, if any, on line 2. You may use either your SSN or EIN (if you have one), but the IRS encourages you to use your SSN.

<sup>4</sup> List first and circle the name of the trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.)

\* **Note:** The grantor must also provide a Form W-9 to the trustee of the trust.

\*\* For more information on optional filing methods for grantor trusts, see the Instructions for Form 1041.

**Note:** If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

## Secure Your Tax Records From Identity Theft

Identity theft occurs when someone uses your personal information, such as your name, SSN, or other identifying information, without your permission to commit fraud or other crimes. An identity thief may use your SSN to get a job or may file a tax return using your SSN to receive a refund.

To reduce your risk:

- Protect your SSN,
- Ensure your employer is protecting your SSN, and
- Be careful when choosing a tax return preparer.

If your tax records are affected by identity theft and you receive a notice from the IRS, respond right away to the name and phone number printed on the IRS notice or letter.

If your tax records are not currently affected by identity theft but you think you are at risk due to a lost or stolen purse or wallet, questionable credit card activity, or a questionable credit report, contact the IRS Identity Theft Hotline at 800-908-4490 or submit Form 14039.

For more information, see Pub. 5027, Identity Theft Information for Taxpayers.

Victims of identity theft who are experiencing economic harm or a systemic problem, or are seeking help in resolving tax problems that have not been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the TAS toll-free case intake line at 877-777-4778 or TTY/TDD 800-829-4059.

**Protect yourself from suspicious emails or phishing schemes.**

Phishing is the creation and use of email and websites designed to mimic legitimate business emails and websites. The most common act is sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft.

The IRS does not initiate contacts with taxpayers via emails. Also, the IRS does not request personal detailed information through email or ask taxpayers for the PIN numbers, passwords, or similar secret access information for their credit card, bank, or other financial accounts.

If you receive an unsolicited email claiming to be from the IRS, forward this message to [phishing@irs.gov](mailto:phishing@irs.gov). You may also report misuse of the IRS name, logo, or other IRS property to the Treasury Inspector General for Tax Administration (TIGTA) at 800-366-4484. You can forward suspicious emails to the Federal Trade Commission at [spam@uce.gov](mailto:spam@uce.gov) or report them at [www.ftc.gov/complaint](http://www.ftc.gov/complaint). You can contact the FTC at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) or 877-IDTHEFT (877-438-4338). If you have been the victim of identity theft, see [www.IdentityTheft.gov](http://www.IdentityTheft.gov) and Pub. 5027.

Go to [www.irs.gov/IdentityTheft](http://www.irs.gov/IdentityTheft) to learn more about identity theft and how to reduce your risk.

## Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons (including federal agencies) who are required to file information returns with the IRS to report interest, dividends, or certain other income paid to you; mortgage interest you paid; the acquisition or abandonment of secured property; the cancellation of debt; or contributions you made to an IRA, Archer MSA, or HSA. The person collecting this form uses the information on the form to file information returns with the IRS, reporting the above information. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation and to cities, states, the District of Columbia, and U.S. commonwealths and territories for use in administering their laws. The information may also be disclosed to other countries under a treaty, to federal and state agencies to enforce civil and criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism. You must provide your TIN whether or not you are required to file a tax return. Under section 3406, payors must generally withhold a percentage of taxable interest, dividends, and certain other payments to a payee who does not give a TIN to the payor. Certain penalties may also apply for providing false or fraudulent information.

# Compliance Agreement

State of **FLORIDA**

County of **ORANGE**

Borrower(s): **EDWARD F. BLACK and PAMELA M. BLACK**

Lender: **NUTTER BUTTER BANK**

Property: **2059 TILLMAN AVENUE, WINTER GARDEN, FL 34787**

The undersigned Borrower(s), in consideration of the lender disbursing funds today for the closing of the property listed above agrees, if requested by the lender or someone acting on behalf of the lender, to fully cooperate and adjust for errors and omissions, any and all loan closing documentation deemed necessary or desirable in the reasonable discretion of the lender to sell, convey, seek guaranty or market said loan to any entity including but not limited to any investor, Federal National Mortgage Association (FNMA), Government National Mortgage Association (GNMA), Federal Home Loan Mortgage Corporation, Department of Housing and Urban Development, Veterans Administration or any Municipal Bonding Authority.

The undersigned Borrower(s) do hereby so agree and covenant in order to assure that the loan documentation executed this date will conform and be acceptable in the marketplace in the instance of transfer, sale or conveyance by the Lender of its interest in and to said loan documentation.

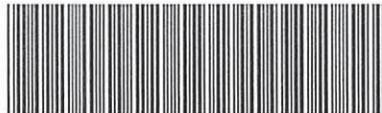
Dated effective this **26<sup>TH</sup>** day of **JUNE**, **20XX**.

\_\_\_\_\_  
(Borrower) **EDWARD F. BLACK**

\_\_\_\_\_  
(Borrower) **PAMELA M. BLACK**

\_\_\_\_\_  
(Borrower)

\_\_\_\_\_  
(Borrower)



# FLOOD INSURANCE ACKNOWLEDGMENT

Loan Number: 61638695

Date: June 26, 20XX

Borrower: Edward F. Black and Pamela M. Black, husband and wife

To Whom it May Concern:

I/We have been advised of the Flood Protection Act of 1973 (Public Law 93-234) which requires the purchase of flood insurance in certain flood prone areas as designated by the Department of Housing and Urban Development. This act became effective March 1, 1974 and directs any financial institution that is federally supervised or obtains direct or indirect Federal Financial assistance to require flood insurance.

- This property is located in an area where flood insurance is required. I/We agree to furnish a flood insurance policy.
- This property is not now located in such an area and no flood insurance is required at this time.
- Information is not currently available as to the location of the above captioned property within an area of special flood hazards or an area of moderate or minimal flood hazards.

I/We hereby understand and agree that if, at any time prior to or after the closing of my/our loan, **Nutter Butter Bank** is able to determine that on or prior to the date of closing or recording, depending on local lending practices, the above property was located in a designated special hazard area and flood insurance is required, that I/we authorize **Nutter Butter Bank** to secure flood insurance of the required amount and type to be placed upon said property. Furthermore, I/we hereby agree to pay the first years premium for such insurance (either by cash or through impound advance) and authorize **Nutter Butter Bank** to increase my monthly impound payments to provide sufficient funds for subsequent annual insurance premiums.

I/We am/are purchasing the property at: **2059 Tillman Avenue, Winter Garden, FL 34787**

Dated: **June 26, 20XX**

\_\_\_\_\_  
Edward F. Black -Borrower

\_\_\_\_\_  
Pamela M. Black -Borrower



# IVES Request for Transcript of Tax Return

- ▶ Do not sign this form unless all applicable lines have been completed.
- ▶ Request may be rejected if the form is incomplete or illegible.
- ▶ For more information about Form 4506-C, visit [www.irs.gov](http://www.irs.gov) and search IVES.

<b>1a.</b> Name shown on tax return (if a joint return, enter the name shown first) Edward F. Black	<b>1b.</b> First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions) 999-88-7777
<b>2a.</b> If a joint return, enter spouse's name shown on tax return Pamela M. Black	<b>2b.</b> Second social security number or individual taxpayer identification number if joint tax return 666-55-4444

**3.** Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)  
654 Oreo Circle, Orlando, FL 32801

**4.** Previous address shown on the last return filed if different from line 3 (see instructions)

**5a.** IVES participant name, address, and SOR mailbox ID

**5b.** Customer file number (if applicable) (see instructions)

**Caution:** This tax transcript is being sent to the third party entered on Line 5a. Ensure that lines 5 through 8 are completed before signing. (see instructions)

**6. Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request 1040

- a. Return Transcript**, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-A, Form 1120-H, Form 1120-L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years
- b. Account Transcript**, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns
- c. Record of Account**, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years

**7. Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2016, filed in 2017, will likely not be available from the IRS until 2018. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213

**Caution:** If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

**8.** Year or period requested. Enter the ending date of the tax year or period using the mm/dd/yyyy format (see instructions)  
12 / 31 / 20XX 12 / 31 / 20XX 12 / 31 / 20XX / /

**Caution:** Do not sign this form unless all applicable lines have been completed.

**Signature of taxpayer(s).** I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-C on behalf of the taxpayer. **Note:** This form must be received by IRS within 120 days of the signature date.

**Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. See instructions.**

<b>Sign Here</b>	<b>Signature</b> (see instructions)	Date	Phone number of taxpayer on line 1a or 2a
	<b>Print/Type name</b>		
	<b>Title</b> (if line 1a above is a corporation, partnership, estate, or trust)		
	<b>Spouse's signature</b>	Date	
	<b>Print/Type name</b>		

# Instructions for Form 4506-C, IVES Request for Transcript of Tax Return

Section references are to the Internal Revenue Code unless otherwise noted.

## Future Developments

For the latest information about Form 4506-C and its instructions, go to [www.irs.gov](http://www.irs.gov) and search IVES. Information about any recent developments affecting Form 4506-C (such as legislation enacted after we released it) will be posted on that page.

**What's New.** Form 4506-C was created to be utilized by authorized IVES participants to order tax transcripts with the consent of the taxpayer.

## General Instructions

**Caution:** Do not sign this form unless all applicable lines have been completed.

**Designated Recipient Notification.** Internal Revenue Code, Section 6103(c), limits disclosure and use of return information received pursuant to the taxpayer's consent and holds the recipient subject to penalties for any unauthorized access, other use, or redisclosure without the taxpayer's express permission or request.

**Taxpayer Notification.** Internal Revenue Code, Section 6103(c), limits disclosure and use of return information provided pursuant to your consent and holds the recipient subject to penalties, brought by private right of action, for any unauthorized access, other use, or redisclosure without your express permission or request.

**Purpose of form.** Use Form 4506-C to request tax return information through an authorized IVES participant. You will designate an IVES participant to receive the information on line 5a.

**Note:** If you are unsure of which type of transcript you need, check with the party requesting your tax information.

**Where to file.** The IVES participant will fax Form 4506-C with the approved IVES cover sheet to their assigned Service Center.

## Chart for ordering transcripts

If your assigned Service Center is:	Fax the requests with the approved coversheet to:
Austin Submission Processing Center	Austin IVES Team 844-249-6238
Fresno Submission Processing Center	Fresno IVES Team 844-249-6239
Kansas City Submission Processing Center	Kansas City IVES Team 844-249-8128
Ogden Submission Processing Center	Ogden IVES Team 844-249-8129

## Specific Instructions

**Line 1b.** Enter the social security number (SSN) or individual taxpayer identification number (ITIN) for the individual listed on line 1a, or enter the employer identification number (EIN) for the business listed on line 1a.

**Line 3.** Enter your current address. If you use a P.O. box, include it on this line.

**Line 4.** Enter the address shown on the last return filed if different from the address entered on line 3.

**Note:** If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address, or Form 8822-B, Change of Address or Responsible Party — Business, with Form 4506-C.

**Line 5b.** Enter up to 10 numeric characters to create a unique customer file number that will appear on the transcript. The customer file number cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

**Note.** If you use an SSN, name or combination of both, we will not input the information and the customer file number will reflect a generic entry of "9999999999" on the transcript.

**Line 8.** Enter the end date of the tax year or period requested in mm/dd/yyyy format. This may be a calendar year, fiscal year or quarter. Enter each quarter requested for quarterly returns. Example: Enter 12/31/2018 for a calendar year 2018 Form 1040 transcript.

**Signature and date.** Form 4506-C must be signed and dated by the taxpayer listed on line 1a or 2a. The IRS must receive Form 4506-C within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines, including lines 5a through 8, are completed before signing.



*You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed if unchecked.*

**Individuals.** Transcripts listed on on line 6 may be furnished to either spouse if jointly filed. Only one signature is required. Sign Form 4506-C exactly as your name appeared on the original return. If you changed your name, also sign your current name.

**Corporations.** Generally, Form 4506-C can be signed by:

(1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-C but must provide documentation to support the requester's right to receive the information.

**Partnerships.** Generally, Form 4506-C can be signed by any person who was a member of the partnership during any part of the tax period requested on line 8.

**All others.** See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

**Note:** If you are Heir at law, Next of kin, or Beneficiary you must be able to establish a material interest in the estate or trust.

**Documentation.** For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

**Signature by a representative.** A representative can sign Form 4506-C for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to sign Form 4506-C.

**Privacy Act and Paperwork Reduction Act Notice.** We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-C will vary depending on individual circumstances. The estimated average time is:

**Learning about the law or the form** . . . . . 10 min.  
**Preparing the form** . . . . . 12 min.  
**Copying, assembling, and sending the form to the IRS** . . . . . 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-C simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service  
 Tax Forms and Publications Division  
 1111 Constitution Ave. NW, IR-6526  
 Washington, DC 20224

Do not send the form to this address. Instead, see Where to file on this page.

# Correction Agreement Limited Power of Attorney

On **JUNE 26, 20XX**, the undersigned borrower(s), for and in consideration of the approval, closing and funding of their mortgage loan, hereby grant **KEEBLER, NABISCO, & AMOS, P.A.** as settlement agent and/or **NUTTER BUTTER BANK**

as lender limited power of attorney to correct and/or execute or initial all typographical or clerical errors discovered in any or all of the closing documentation required to be executed by the undersigned at settlement. In the event this limited power of attorney is exercised, the undersigned will be notified and receive a copy of the document executed or initialed on their behalf.

**THIS LIMITED POWER OF ATTORNEY MAY NOT BE USED TO INCREASE THE INTEREST RATE THE UNDERSIGNED IS PAYING, INCREASE THE TERM OF THE UNDERSIGNED'S LOAN, INCREASE THE UNDERSIGNED'S OUTSTANDING PRINCIPAL BALANCE OR INCREASE THE UNDERSIGNED'S MONTHLY PRINCIPAL AND INTEREST PAYMENTS.** Any of these specified changes must be executed directly by the undersigned.

This limited power of attorney shall automatically terminate 120 days from the closing date of the undersigned's mortgage loan.

IN WITNESS WHEREOF, the undersigned have executed this Limited Power of Attorney as of the date and year first above referenced.

\_\_\_\_\_  
Borrower  
Typed Name: **EDWARD F. BLACK**

\_\_\_\_\_  
Borrower  
Typed Name: **PAMELA M. BLACK**

\_\_\_\_\_  
Borrower  
Typed Name:

\_\_\_\_\_  
Borrower  
Typed Name:

**STATE OF FLORIDA**  
**COUNTY OF ORANGE**

The foregoing instrument was acknowledged before me by means of  physical presence or  online notarization this \_\_\_ day of \_\_\_\_\_, 20\_\_\_, by \_\_\_\_\_ who  is personally known or  has produced \_\_\_\_\_ as identification.

[Notary Seal]

\_\_\_\_\_  
Notary Public

Printed Name: \_\_\_\_\_

My Commission Expires: \_\_\_\_\_



---

**Name Affidavit**

---

Before me appeared the undersigned, **EDWARD F. BLACK** who, after first being sworn, states that he/she is the one and the same person as:

**ED F. BLACK**  
**EDDIE F. BLACK**  
**EDWARD BLACK**

as set forth in all loan documents relative to the purchase/refinance of the home located at:

**2059 TILLMAN AVENUE, WINTER GARDEN, FL 34787**

\_\_\_\_\_  
Affiant

STATE OF \_\_\_\_\_  
COUNTY OF \_\_\_\_\_

The foregoing instrument was sworn to and subscribed before me by means of [ ] physical presence or [ ] online notarization this \_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, by \_\_\_\_\_ who [ ] is personally known or [ ] has produced \_\_\_\_\_ as identification.

[Notary Seal]

\_\_\_\_\_  
Notary Public

Printed Name: \_\_\_\_\_

My Commission Expires: \_\_\_\_\_

---

**Name Affidavit**

---

Before me appeared the undersigned, **PAMELA M. BLACK** who, after first being sworn, states that he/she is the one and the same person as:

**PAM M. BLACK  
PAMELA BLACK  
PAM BLACK**

as set forth in all loan documents relative to the purchase/refinance of the home located at:

**2059 TILLMAN AVENUE, WINTER GARDEN, FL 34787**

\_\_\_\_\_  
Affiant

STATE OF \_\_\_\_\_  
COUNTY OF \_\_\_\_\_

The foregoing instrument was sworn to and subscribed before me by means of [ ] physical presence or [ ] online notarization this \_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, by \_\_\_\_\_ who [ ] is personally known or [ ] has produced \_\_\_\_\_ as identification.

[Notary Seal]

\_\_\_\_\_  
Notary Public

Printed Name: \_\_\_\_\_

My Commission Expires: \_\_\_\_\_

# Property Insurance Requirements

## First Mortgage Loans

### Notice to Borrowers:

#### NUTTER BUTTER BANK

(Lender) requires you to obtain insurance in connection with this loan. You are free to choose the insurer and/or insurance agent through or by which you will obtain this insurance, provided the insurer is authorized to transact business in your state and meets the Lender's requirements outlined below.

Your choice of insurer or agent will not affect the credit decision or credit terms in any way.

### Acceptable Insurance Companies

The Lender has the right to approve/ disapprove the insurer you select to underwrite the insurance.

The insurer must be rated by the A.M. Best Company, as having a B or better general policyholder's rating and a financial class size of at least III or a Demotech, Inc., minimum rating of A. The insurer must be authorized to do business in the state where the property is located.

Policies from a state Fair Plan, Wind Pool, or from a non-admitted insurer, are acceptable only when coverage cannot be obtained from an insurance company authorized to do business in the state.

### Insured Name and Property Address

The policy must show name(s) of insured(s) identical to those shown on the loan documents, and a property address corresponding to that shown on the Lender's records. A legal description must be shown for rural properties, condominiums, or other situations if property address does not adequately define the location of the property. (Example: Route 1, Box 5, is inadequate)

### Policy Forms and Perils

A Hazard insurance policy is required. The policy must provide coverage equal to or broader than those coverages provided under an Insurance Services Office (ISO) homeowner's form HO-3 or unit owners form HO-6. The Hazard policy (or a separate Wind policy) must include coverage for windstorm, including hurricanes and named tropical storms.

### Minimum Coverage

The minimum Hazard coverage amount required is 100% of the insurable value of the improvements (both interior and exterior for condos and PUDs) on the property as determined by the Hazard insurance provider. The insurance policy must indicate claims settlement for damage to the dwelling will be on a replacement cost basis.

Flood Insurance will be required if the property is designated to be within a Special Flood Hazard Area either prior to or after the time of loan closing. If flood insurance is required, the coverage amount must be equal to 100% of the insurable value of the improvements on the property as determined by the Hazard insurance provider. The maximum amount of Flood Insurance required will be the lesser of a) 100% of the Hazard coverage, or b) the maximum coverage available under the National Flood Insurance Program.

Additional structures used to secure your loan that are not covered by a standard flood dwelling policy will require a separate general property policy to conform to the requirements of the National Flood Insurance Program.

Condominiums: Units in PUD or condominium projects may be covered under the "master" or "blanket" policy for the project. Prior to closing you must provide a Certificate of Insurance evidencing the condominium association's master policy. A Certificate of Insurance may take several weeks to obtain. Do not delay contacting the condominium association for this information. Failure to provide the Certificate of Insurance will delay loan closing.

Condominium/PUD "Walls-In" coverage is required for all improvements and betterments within the condo/PUD unit. In most instances, this coverage is provided by a separate, borrower maintained "Walls-In" policy unless the unit's interior is covered by the Homeowner Association's master/ PUD Dwelling (H03 or similar type) insurance policy. The "Walls-In" policy coverage amount required is 100% of the insurable value of the betterments and improvements. (If the coverage amount does not appear sufficient, additional documentation may be requested to support coverage amount). The "Walls-In" policy must indicate claims settlement for damage to the unit's improvements and betterments will be on a replacement cost basis. The maximum "Walls-In" deductible allowed is 5%.

### Periodic Review

The Lender requires that you review your policy periodically with your insurance agent or company to ensure that your policy is sufficient to protect your interest in the property and that the amount of coverage keeps up with replacement cost values.

### Deductible

Hazard and Windstorm Deductibles on all property types for most loan programs are acceptable up to 5% of the dwelling or building coverage amount.

Flood Deductibles on 1-4 family unit dwellings, including manufactured homes, free standing single unit condos, rowhouses and townhouses are acceptable up to \$5,000. Higher deductibles (up to the maximum approved deductibles in the National Flood Insurance Program) are acceptable on Condominium HOAs and Cooperatives.

Qualification for some special programs we offer might require you to carry a lower hazard or flood deductible.

### Policy and Premium Term

The policy must be written for at least a one year term or be continuous until cancelled.

### Policy Submission and Inception Date

An insurance binder with a receipt confirming payment of the first annual premium or a policy must be obtained and provided to the Lender before the date of closing. **The loan number must appear on the face of the submitted document for all renewals.**

Policies on new loans must show an inception date prior to, or concurrent with, the date of the loan funding.

### Other Evidence of Insurance

The Lender, may, at its discretion accept a copy of the declarations page or a Certificate of Insurance issued by an authorized company in lieu of the original policy, provided the certificate includes: insured name; lender; property address; type, amount and effective dates of coverage; deductible and coverage amounts; any endorsement or optional coverage made part of policy; Insurer's agreement to provide at least 10 days notice to the Lender before any reduction on coverage or cancellation of policy; and signature of authorized representative of the issuers (if required by law).

**State Sponsored Plans**

Some state sponsored plans take up to 90 days to issue an original policy. Because this would create an undue hardship in a sale or refinance, we will accept a copy of the application for insurance, and a copy of a cashier's check, money order, or agent's check showing proof of premium payment. Copies of personal checks are not acceptable unless they have cleared the bank.

Renewals under a State Sponsored Plan are handled as any other insurance policy.

**Failure to Provide Coverage**

If a policy, binder or other evidence of insurance, accompanied by a paid receipt is not submitted prior to loan closing, the Lender will withhold loan funding until coverage is provided. Any renewal policy must be received at least 30 days prior to expiration of existing coverage. Binders are not acceptable for renewal.

**Lender Placed Insurance**

In the event a renewal policy is not received before the expiration date, or if a notice of cancellation is received on an existing policy and the policy is not reinstated prior to the cancellation, or if the insurance you provide does not meet the requirements of the Lender, the Lender may secure limited Lender Placed insurance coverage at your expense.

Lender Placed insurance coverage will not provide the same coverage as your preferred policy. The insurance may cover Flood and/or Hazard on the dwelling structure only and may not provide liability or contents coverage. You will probably pay a higher premium for less coverage than you would for insurance which you can buy from the company or agent of your choice.

The cost for Lender Placed Insurance coverage will be charged to you. In order to minimize the cost of insurance to you and to maximize the type and amount of coverage for your property, it is recommended that you secure your own insurance coverage from the company or agent of your choice. Unearned premiums on Lender Placed insurance will be refunded to you when you provide evidence of acceptable insurance. If Lender provides the insurance it will be obtained through Wells Fargo Insurance, Inc., a licensed insurance agency and an affiliate of Wells Fargo Bank, N.A. Wells Fargo Insurance will receive a commission on the insurance.

These requirements must be met to prevent a delay at loan closing. The Lender reserves the right to modify these requirements at any time upon written notice to you.

**CONSUMER DISCLOSURES**

The Lender, through its own insurance agency or an affiliated agency, can also make this insurance available to you. However, federal and state laws provide that the Lender cannot require you to obtain insurance through the Lender, an affiliate, or any particular unaffiliated third party, either as a condition to obtaining this credit or to obtain special terms or consideration and may not condition an extension of credit on your agreement not to obtain insurance from an unaffiliated third party.

Any insurance products sold through or on behalf of the Lender or its affiliate are not deposits or obligations of, or guaranteed by, the Lender or its affiliate and are not insured by the Federal Deposit Insurance Corporation, the Lender or its affiliate.

I acknowledge that I have received the above Consumer Disclosures.

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Borrower Date

**Mortgagee Clause**

The policy must contain a standard mortgagee clause in favor of the Lender. Your loan number must be shown on the face of the policy. The Lender's address and borrower's loan number must appear on the policy exactly as the clause checked below:

**NUTTER BUTTER BANK**

its successors and/or assigns  
Loan # 61638695  
54 LORNA DOONE WAY,  
GREEN BAY, WI 54302

**Premium Payment**

All premiums for new loans, assumptions or renewals are to be paid by the borrower, except where escrow accounts (impounds) are required for insurance.

**Other Property Insurance**

The Lender may require mudslide, sinkhole, mine subsidence, volcanic eruption, lava flow, avalanche and/or earthquake insurance depending on the location of the property.

# Loan Profile Information

<b>Applicant(s):</b> EDWARD F. BLACK and PAMELA M. BLACK	<b>Property (if applicable):</b> 2059 TILLMAN AVENUE WINTER GARDEN, FL 34787
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I, the undersigned Applicant, hereby make the following certifications with regards to my application for mortgage financing:

**Appraisal Notice**

I have the right to a copy of the appraisal report used in connection with my application for credit. If I wish a copy, I may write to you, the Lenders at the mailing address you have provided. You must hear from me no later than 90 days after you have notified me about the action taken on my credit application or I withdraw my application. If I or the property is located in Arizona or Rhode Island, I may request a copy of my appraisal at any time. In my letter, I must provide you with my name(s), the address(es) where I want the appraisal report mailed and my loan number. I acknowledge receipt of this notice by signing on the date specified below.

Check this box if you would like an appraisal sent to you. If this box is not checked, you will need to send a written request to the branch.

**Financial Privacy Notice**

FHA-VA Loans -- This is notice to you, as required by the Right to Financial Privacy of 1978, the Veterans Administration (VA)/Department of Housing and Urban Development (HUD)/Federal Housing Administration (FHA) has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to the VA/HUD without further notice of authorization but will not be disclosed or released by this institution to another government agency or department without your consent except as required or permitted by law.

<input checked="" type="checkbox"/> Price Range Protection		<input type="checkbox"/> Floating Election		Prepayment Penalty <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
Reserve Period (Price Range Protected only) 90		Anticipated closing date 6/26/20XX		Est. processing time (days) 30	
Expiration Date (Price Range Protected only) 9/18/20XX		Interest Rate* 4.25%	Discount Points* .000	Origination Charge* \$3,200.00	Upfront Fees Collected \$75.00
Loan Type: <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> Brokered <input type="checkbox"/> Bank Portfolio		First Adjustment Cap N/A		Margin N/A	Annual Cap N/A
Loan Amount \$410,000.00		<input checked="" type="checkbox"/> Fixed <input type="checkbox"/> Adjustable <input type="checkbox"/> Balloon		Interest only feature. Int. only term	months Years 30

\*Based upon lowest rate available in the Price Range. Your actual final rate may be higher based on your risk based pricing profile. See Loan Pricing Disclosure.

I hereby give my permission to the Lender(s) to discuss my applications with individuals including the real estate agent representing me, the real estate agent representing the seller(s), and the seller(s) directly involved in the purchase for which I have applied for financing. If I selected the Floating Election, the rate and program parameters are subject to change until locked in. Once Price Range Protected, if I close the loan on the subject property I have applied for with the Lender, I promise to close the loan with the Lender at the Price Range Protected applicable rate and discount points (whenever elected). If the loan does not close within the Reserved Period, then paragraph 2 of the Terms of Application section on the Floating or Price Range Protection form will apply. I have read, and understand and accept the procedures, Terms of Application and Agreement stated therein.

**Loan Pricing Disclosure**

I have read the Loan Pricing Disclosure and understand, that if I have Price Range Protected my loan, I have locked the interest rate range. The actual rate and fees that I will pay will be based on my credit profile and other applicable loan factors as described in the Loan Pricing Disclosure.

**Mortgage Insurance Choices Disclosure** (conventional loans with an LTV of >80%, if applicable)

The following Mortgage Insurance choice has been made:  N/A  Lender Paid - No MI Program\*\*\*  Borrower Paid

Premium:  Annual or  Monthly or  Single and  Refundable or  Non-Refundable

\*\*\*Lender Paid MI

Not available for certain risk based pricing profiles.

**Escrow Account Notice to Borrower** (Escrow Collected  Yes  No)

I acknowledge having received and understand the notice included in the Disclosure Booklet.

Applicant	Date	Applicant	Date
-----------	------	-----------	------

## **Customer Identification Procedure - U.S. Patriot Act Requirement**

To help the government fight the funding of terrorism and money laundering activities, U.S. Federal law requires financial institutions to obtain, verify, and record information that identifies each person (individuals and businesses) who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

# USA Patriot Act Information Form

Loan Number: 61638695

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies every customer. When applying for a loan, applicants will be asked for their name, address, date of birth, and other information that will allow lenders to identify them. Applicants will also be asked to show their driver's license or other identifying documents.

**THE FOLLOWING CUSTOMER INFORMATION MUST BE OBTAINED TO BE IN COMPLIANCE WITH THE USA PATRIOT ACT  
THIS INFORMATION MUST BE RETAINED FOR FIVE YEARS AFTER THE ACCOUNT IS CLOSED.**

## Required Information

Borrower Name: \_\_\_\_\_

Co-Borrower Name: \_\_\_\_\_

Borrower Date of Birth: \_\_\_\_\_

Co-Borrower Date of Birth: \_\_\_\_\_

Borrower Current Physical Address: \_\_\_\_\_

Co-Borrower Current Physical Address: \_\_\_\_\_

Borrower Social Security Number: \_\_\_\_\_

Co-Borrower Social Security Number: \_\_\_\_\_

## Method of Identification for Borrower (Only One form of Verification is Required)

- (1) Driver's License: State: \_\_\_\_\_ DL #: \_\_\_\_\_ Issue Date: \_\_\_\_\_ Exp. Date: \_\_\_\_\_
- (2) Passport: #: \_\_\_\_\_ Country: \_\_\_\_\_ Issue Date: \_\_\_\_\_ Exp. Date: \_\_\_\_\_
- (3) Military ID: Country: \_\_\_\_\_ Exp. Date: \_\_\_\_\_
- (4) State ID: #: \_\_\_\_\_ Issue Date: \_\_\_\_\_ Exp. Date: \_\_\_\_\_
- (5) Green Card: Country: \_\_\_\_\_ #: \_\_\_\_\_ Exp. Date: \_\_\_\_\_
- (6) Immigration Card: Country: \_\_\_\_\_ #: \_\_\_\_\_ Exp. Date: \_\_\_\_\_
- (7) Gov't ID (Visa): #: \_\_\_\_\_ Exp. Date: \_\_\_\_\_ Gov't Branch: \_\_\_\_\_
- (8) Other Document: \_\_\_\_\_ Issue Date: \_\_\_\_\_ Exp. Date: \_\_\_\_\_

## Method of Identification for Co-Borrower (Only One form of Verification is Required)

- (1) Driver's License: State: \_\_\_\_\_ DL #: \_\_\_\_\_ Issue Date: \_\_\_\_\_ Exp. Date: \_\_\_\_\_
- (2) Passport: #: \_\_\_\_\_ Country: \_\_\_\_\_ Issue Date: \_\_\_\_\_ Exp. Date: \_\_\_\_\_
- (3) Military ID: Country: \_\_\_\_\_ Exp. Date: \_\_\_\_\_
- (4) State ID: #: \_\_\_\_\_ Issue Date: \_\_\_\_\_ Exp. Date: \_\_\_\_\_
- (5) Green Card: Country: \_\_\_\_\_ #: \_\_\_\_\_ Exp. Date: \_\_\_\_\_
- (6) Immigration Card: Country: \_\_\_\_\_ #: \_\_\_\_\_ Exp. Date: \_\_\_\_\_
- (7) Gov't ID (Visa): #: \_\_\_\_\_ Exp. Date: \_\_\_\_\_ Gov't Branch: \_\_\_\_\_
- (8) Other Document: \_\_\_\_\_ Issue Date: \_\_\_\_\_ Exp. Date: \_\_\_\_\_

## Resolution of Any Discrepancy

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Completed By: \_\_\_\_\_ Date: \_\_\_\_\_

Date: 6/24/20XX

## APPRAISAL ACKNOWLEDGMENT

You are entitled to receive a copy of any appraisal report that we obtain on your behalf concerning your subject property at least three (3) business days prior to the closing of your loan. A copy of any and all such appraisal reports ("appraisal report") should have already been delivered to you, allowing you at least three business days to review it prior to the closing of your loan.

If you wish to proceed with the loan closing, your signature will acknowledge either:

- (1) Your receipt of the appraisal report three or more business days prior to your loan closing, or, alternatively,
- (2) That you previously had waived your right to review the appraisal report three or more business days prior to the closing of your loan.

\_\_\_\_\_  
Borrower 1 Date

\_\_\_\_\_  
Borrower 2 Date

\_\_\_\_\_  
Borrower 3 Date

\_\_\_\_\_  
Borrower 4 Date

\_\_\_\_\_  
Borrower 5 Date

\_\_\_\_\_  
Borrower 6 Date

\_\_\_\_\_  
Borrower 7 Date

\_\_\_\_\_  
Borrower 8 Date

6/26/20XX

## Customer Contact Disclosure

From time to time, we may monitor and record telephone calls regarding your account to ensure the quality of our service.

You agree, in order for us to service your account or to collect any amounts you may owe, we may contact you by telephone at any telephone number associated with your account, including wireless telephone numbers, which could result in charges to you. We may also contact you by sending text messages or e-mails, using any e-mail address you provide to us. Methods of contact may include using pre-recorded/artificial voice messages and/or use of an automatic dialing device, as applicable.

I/We have read this disclosure and agree that the Lender may contact me/us as described above.

\_\_\_\_\_ - Borrower      \_\_\_\_\_ Date

\_\_\_\_\_ - Borrower

\_\_\_\_\_ - Borrower

\_\_\_\_\_ - Borrower

## What Happens Now?

Now that you've closed your loan:

We want you to be our customer for life. Your current servicer will be Nutter Butter Bank. The "servicer" is simply the company to whom you make your monthly mortgage payments. You will receive further correspondence from us in the future.

Occasionally, a loan may be transferred to another mortgage servicing company. This means the monthly mortgage payments, including escrow payments for taxes and insurance etc., may be handled by another company. If your loan is transferred, both your current servicer and the new servicer will contact you and give you information about the company, where to send your payments, a contact person and a phone number. Transferring loans to other companies is a common practice in the mortgage business and should not adversely affect you or your loan.

Thank you for giving us the opportunity to finance your home. Please feel free to contact us at any time if you have questions about your mortgage loan. If you need additional or new financing, we are ready to serve you.

Enjoy your home!

## GLOSSARY OF SOME COMMON TERMS IN MORTGAGE LENDING

**Adjustable-rate mortgage (ARM).** A mortgage that permits the lender to adjust its interest rate periodically on the basis of movement in a specified index. Also used collectively to refer to ARMs and graduated-payment adjustable-rate mortgages (GPARMs).

**Balloon mortgage.** A mortgage that has level monthly payments that will fully amortize it over a stated term, but which provides for a lump-sum payment to be due at the end of an earlier specified term.

**Broker.** A person or firm that specializes in loan originations, receiving a commission to bring together the borrower and a lender. The broker performs some (or most) of the loan processing functions (such as taking loan applications; ordering credit reports, appraisals, and title reports; verifying a borrower's income and employment; etc.), but typically does not actually underwrite the mortgage, fund the mortgage at settlement, or service the mortgage. The mortgage is closed in the name of the lender that commissioned the broker's services.

**Conventional mortgage.** A mortgage that is not insured or guaranteed by a Federal government agency—the Federal Housing Administration (FHA), the Department of Housing and Urban Development (HUD), the Department of Veterans Affairs (VA), or the Rural Housing Service (RHS). Conventional mortgages delivered to Fannie Mae must also be conforming mortgages.

**Correspondent.** An organization that typically sells the mortgages it originates to other lenders with which it has an ongoing relationship. It performs some (or all) of the loan processing functions (such as taking loan applications; ordering credit reports, appraisals, and title reports; verifying a borrower's income and employment; etc.), as well as underwriting and funding the mortgage at settlement. The mortgage is closed in the correspondent's name. The correspondent may or may not service the mortgage.

**Due-on-sale provision.** A covenant in a mortgage that allows us to call the mortgage due and payable if ownership of the mortgaged property is transferred without our permission. It also allows us to increase the mortgage interest rate if we approve the placement of a subordinate lien.

**FHA-insured mortgage.** A mortgage that is insured by the Federal Housing Administration; may be referred to as a "government" mortgage.

**Fixed-rate mortgage.** A mortgage that provides for only one interest rate for the entire term of the mortgage. If the interest rate changes because of enforcement of the due-on-sale provision, the mortgage is still considered a fixed-rate mortgage.

**Freddie Mac.** Federal Home Loan Mortgage Corporation. A congressionally chartered corporation that purchases mortgages in the secondary mortgage market.

**MERS.** Mortgage Electronic Registration System, Inc. An electronic system that assists lenders, investors, and others in tracking mortgages, servicing rights, and security interests, thus streamlining and reducing the costs associated with servicing transfers, lien releases, and quality assurance processes related to registered mortgages.

**MIN.** Mortgage Identification Number. An 18-digit identifier that MERS assigns to each registered mortgage, which is used to track the mortgage within MERS' electronic system.

***Mortgage insurance.*** A financial backing type under which a private insurer (and sometime a state or local entity) insures the mortgagee against losses from borrower default, by agreeing to cover a percentage of the losses in return for the payment of a specified mortgage insurance premium.

***Negative amortization.*** A gradual increase in the mortgage debt that occurs when the monthly installment is not sufficient for full application to both principal and interest. Actually, there will be an insufficient interest application. This interest shortage is added to the unpaid principal balance to create "negative" amortization.

***Special flood hazard area.*** Shaded areas on flood hazard boundary map that indicate the probability or likelihood of significant flooding. When any part of the principal structure of a security property is located in one of the shaded areas, flood insurance is required.

***VA-guaranteed mortgage.*** A mortgage that is guaranteed by the Department of Veterans Affairs; may be referred to as a "government" mortgage.

The foregoing definitions were taken from the website of the Federal National Mortgage Association (FNMA) at [www.efanniemae.com](http://www.efanniemae.com). The following definitions come from other sources, including but not limited to the Florida Office of Financial Regulation, Division of Securities and Finance.

***Correspondent Mortgage Lender.*** The primary location (main office) of an entity that makes and services loans for others, for up to four months. The lender is authorized to originate mortgage loans and close loans in the name of the licensee, and is authorized to broker mortgage loans. The licensee must be a lawfully formed entity such as a corporation, Limited Liability Company or a partnership.

***Mortgage Broker Individual.*** An individual person who acts as an associate for either a licensed mortgage broker business or any lender licensed under Chapter 494, F.S. A licensed mortgage broker is authorized to solicit mortgage loans on behalf of a borrower, to accept an application, and to negotiate terms and conditions of a mortgage loan on behalf of a lender.

***Mortgage Brokerage Business.*** The primary location (main office) of a business whose brokering of mortgage loans is done by licensed mortgage brokers. The business is authorized to solicit mortgage loans on behalf of a borrower, to accept an application, and to negotiate terms and conditions of a mortgage loan on behalf of a lender.

***Mortgage Lender.*** The primary location (main office) of an entity that may make loans and may service loans for others on Florida real estate. The lender is authorized to originate a mortgage loan and may close loans in the name of a licensee, and is authorized to broker mortgage loans. In addition, a mortgage lender is the only licensee authorized to sell loans to non-institutional investors and to service loans for individuals. The licensee must be a lawfully formed entity such as a corporation, Limited Liability Company or a partnership.

***Warehouse lending*** is a specialized type of lending that commercial banks and other finance institutions provide to companies involved in the mortgage banking business. The loan that was closed with XYZ finance company or the small community bank will get funded with money provided by this credit facility and the documentation will be sent to the institution that has the warehouse lending facility to act as collateral for the line of credit.

## 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:** \_\_\_\_\_

**List Name(s) of Other Borrower(s) Applying for this Loan**  
(First, Middle, Last, Suffix) – Use a separator between names

#### Marital Status

- Married  
 Separated  
 Unmarried  
(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)

#### Dependents (not listed by another Borrower)

Number \_\_\_\_  
Ages \_\_\_\_\_

#### Contact Information

**Home Phone** (\_\_\_\_) \_\_\_\_ - \_\_\_\_  
**Cell Phone** (\_\_\_\_) \_\_\_\_ - \_\_\_\_  
**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**  **Does not apply**

Street \_\_\_\_\_ Unit # \_\_\_\_\_  
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  **Does not apply**

Street \_\_\_\_\_ Unit # \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

### 1b. Current Employment/Self-Employment and Income

**Does not apply**

**Employer or Business Name** \_\_\_\_\_ Phone (\_\_\_\_) \_\_\_\_ - \_\_\_\_  
Street \_\_\_\_\_ Unit # \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

#### Position or Title

**Start Date** \_\_\_\_ / \_\_\_\_ / \_\_\_\_ (mm/dd/yyyy)

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 Owner or Self-Employed**  I have an ownership share of less than 25%. **Monthly Income (or Loss)** \$ \_\_\_\_\_  
 I have an ownership share of 25% or more. \$ \_\_\_\_\_

#### Gross Monthly Income

Base \$ \_\_\_\_\_ /month  
Overtime \$ \_\_\_\_\_ /month  
Bonus \$ \_\_\_\_\_ /month  
Commission \$ \_\_\_\_\_ /month  
Military Entitlements \$ \_\_\_\_\_ /month  
Other \$ \_\_\_\_\_ /month  
**TOTAL \$** \_\_\_\_\_ **0.00/month**

**1c. IF APPLICABLE, Complete Information for Additional Employment/Self-Employment and Income**

Does not apply

Employer or Business Name \_\_\_\_\_ Phone (\_\_\_\_) \_\_\_\_ - \_\_\_\_\_  
 Street \_\_\_\_\_ Unit # \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

Position or Title \_\_\_\_\_  
 Start Date \_\_\_\_ / \_\_\_\_ / \_\_\_\_ (mm/dd/yyyy)  
 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 Owner or Self-Employed  I have an ownership share of less than 25%. **Monthly Income (or Loss)**  
 I have an ownership share of 25% or more. \$ \_\_\_\_\_

**Gross Monthly Income**  
 Base \$ \_\_\_\_\_ /month  
 Overtime \$ \_\_\_\_\_ /month  
 Bonus \$ \_\_\_\_\_ /month  
 Commission \$ \_\_\_\_\_ /month  
 Military Entitlements \$ \_\_\_\_\_ /month  
 Other \$ \_\_\_\_\_ /month  
**TOTAL \$ \_\_\_\_\_ 0.00/month**

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

Does not apply

Provide at least 2 years of current and previous employment and income.

Employer or Business Name \_\_\_\_\_  
 Street \_\_\_\_\_ Unit # \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

Position or Title \_\_\_\_\_  
 Start Date \_\_\_\_ / \_\_\_\_ / \_\_\_\_ (mm/dd/yyyy)  
 End Date \_\_\_\_ / \_\_\_\_ / \_\_\_\_ (mm/dd/yyyy)

Check if you were the Business Owner or Self-Employed

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

**1e. Income from Other Sources**

Does not apply

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

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

**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	Monthly Income
	\$
	\$
	\$
<b>Provide TOTAL Amount Here</b>	<b>\$ 0.00</b>

**Borrower Name:** \_\_\_\_\_

**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
- Stock Options
- Bonds
- Retirement (e.g., 401k, IRA)
- Bridge Loan Proceeds
- Individual Development Account
- Trust Account
- Cash Value of Life Insurance (used for the transaction)

Account Type – use list above	Financial Institution	Account Number	Cash or Market Value
			\$
			\$
			\$
			\$
			\$
<b>Provide TOTAL Amount Here</b>			<b>\$ 0.00</b>

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

Does not apply

Include all other assets and credits below. Under Asset or Credit Type, choose from the types listed here:

- |   |   |   |
|---|---|---|
| <p><i>Assets</i></p> <ul style="list-style-type: none"> <li>• Proceeds from Real Estate</li> <li>• Property to be sold on or before closing</li> <li>• Proceeds from Sale of Non-Real Estate Asset</li> <li>• Secured Borrowed Funds</li> </ul> | <ul style="list-style-type: none"> <li>• Unsecured Borrowed Funds</li> <li>• Other</li> </ul> | <p><i>Credits</i></p> <ul style="list-style-type: none"> <li>• Earnest Money</li> <li>• Employer Assistance</li> <li>• Lot Equity</li> <li>• Relocation Funds</li> <li>• Rent Credit</li> <li>• Sweat Equity</li> <li>• Trade Equity</li> </ul> |
|---|---|---|

Asset or Credit Type – use list above	Cash or Market Value
	\$
	\$
	\$
	\$
<b>Provide TOTAL Amount Here</b>	
	<b>\$ 0.00</b>

**2c. Liabilities – Credit Cards, Other Debts, and Leases that You Owe**

Does not apply

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

Account Type – use list above	Company Name	Account Number	Unpaid Balance	To be paid off at or before closing	Monthly Payment
			\$	<input type="checkbox"/>	\$
			\$	<input type="checkbox"/>	\$
			\$	<input type="checkbox"/>	\$
			\$	<input type="checkbox"/>	\$
			\$	<input type="checkbox"/>	\$

**2d. Other Liabilities and Expenses**

Does not apply

Include all other liabilities and expenses below. Choose from the types listed here:

- Alimony
- Child Support
- Separate Maintenance
- Job Related Expenses
- Other

	Monthly Payment
	\$
	\$
	\$

**Borrower Name:**

Uniform Residential Loan Application  
 Freddie Mac Form 65 • Fannie Mae Form 1003  
 Effective 1/2021

**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**.

Address Street \_\_\_\_\_ Unit # \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. <i>if not included in Monthly Mortgage Payment</i>	For 2-4 Unit Primary or Investment Property	
				Monthly Rental Income	For LENDER to calculate: Net Monthly Rental Income
\$			\$	\$	\$

Mortgage Loans on this Property  *Does not apply*

Creditor Name	Account Number	Monthly Mortgage Payment	Unpaid Balance <i>To be paid off at or before closing</i>	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit <i>(if applicable)</i>
		\$	\$ <input type="checkbox"/>		\$
		\$	\$ <input type="checkbox"/>		\$

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

*Does not apply*

Address Street \_\_\_\_\_ Unit # \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. <i>if not included in Monthly Mortgage Payment</i>	For 2-4 Unit Primary or Investment Property	
				Monthly Rental Income	For LENDER to calculate: Net Monthly Rental Income
\$			\$	\$	\$

Mortgage Loans on this Property  *Does not apply*

Creditor Name	Account Number	Monthly Mortgage Payment	Unpaid Balance <i>To be paid off at or before closing</i>	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit <i>(if applicable)</i>
		\$	\$ <input type="checkbox"/>		\$
		\$	\$ <input type="checkbox"/>		\$

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

*Does not apply*

Address Street \_\_\_\_\_ Unit # \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. <i>if not included in Monthly Mortgage Payment</i>	For 2-4 Unit Primary or Investment Property	
				Monthly Rental Income	For LENDER to calculate: Net Monthly Rental Income
\$			\$	\$	\$

Mortgage Loans on this Property  *Does not apply*

Creditor Name	Account Number	Monthly Mortgage Payment	Unpaid Balance <i>To be paid off at or before closing</i>	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit <i>(if applicable)</i>
		\$	\$ <input type="checkbox"/>		\$
		\$	\$ <input type="checkbox"/>		\$

**Borrower Name:** \_\_\_\_\_

**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 \_\_\_\_\_ Unit # \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ County \_\_\_\_\_  
 Number of Units \_\_\_\_\_ **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

Creditor Name	Lien Type	Monthly Payment	Loan Amount/ Amount to be Drawn	Credit Limit (if applicable)
	<input type="radio"/> First Lien <input type="radio"/> Subordinate Lien	\$	\$	\$
	<input type="radio"/> First Lien <input type="radio"/> Subordinate Lien	\$	\$	\$

**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	\$
<b>For LENDER to calculate:</b> 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
- Relative
- State Agency
- Lender
- Employer
- Local Agency
- Religious Nonprofit
- Unmarried Partner
- Other

Asset Type: Cash Gift, Gift of Equity, Grant	Deposited/Not Deposited	Source – use list above	Cash or Market Value
	<input type="radio"/> Deposited <input type="radio"/> Not Deposited		\$
	<input type="radio"/> Deposited <input type="radio"/> Not Deposited		\$

**Section 5: Declarations.** This section asks you specific questions about the property, your funding, and your past financial history.

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

<p><b>A.</b> Will you occupy the property as your primary residence?          If YES, have you had an ownership interest in another property in the last three years?          If YES, complete (1) and (2) below:          (1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)?          (2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?</p>	<p><input type="radio"/> NO <input type="radio"/> YES  <input type="radio"/> NO <input type="radio"/> YES          _____          _____</p>
<p><b>B.</b> If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p><b>C.</b> Are you borrowing any money for this real estate transaction (<i>e.g., money for your closing costs or down payment</i>) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application?          If YES, what is the amount of this money?</p>	<p><input type="radio"/> NO <input type="radio"/> YES          \$ _____</p>
<p><b>D.</b> 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 (<i>e.g., installment loan, credit card, etc.</i>) on or before closing this loan that is not disclosed on this application?</p>	<p><input type="radio"/> NO <input type="radio"/> YES  <input type="radio"/> NO <input type="radio"/> YES</p>
<p><b>E.</b> 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 (<i>e.g., the Property Assessed Clean Energy Program</i>)?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>

**5b. About Your Finances**

<p><b>F.</b> Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p><b>G.</b> Are there any outstanding judgments against you?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p><b>H.</b> Are you currently delinquent or in default on a Federal debt?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p><b>I.</b> Are you a party to a lawsuit in which you potentially have any personal financial liability?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p><b>J.</b> Have you conveyed title to any property in lieu of foreclosure in the past 7 years?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p><b>K.</b> 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?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p><b>L.</b> Have you had property foreclosed upon in the last 7 years?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p><b>M.</b> Have you declared bankruptcy within the past 7 years?          If YES, identify the type(s) of bankruptcy:    <input type="checkbox"/> Chapter 7    <input type="checkbox"/> Chapter 11    <input type="checkbox"/> Chapter 12    <input type="checkbox"/> Chapter 13</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>

**Borrower Name:** \_\_\_\_\_

**Section 6: Acknowledgments and Agreements.** This section tells you about your legal obligations when you sign this application.

**Acknowledgments and Agreements**

**Definitions:**

- "Lender" includes the Lender's agents, service providers, and any of their successors and assigns.
- "Other Loan Participants" includes (i) 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) any guarantor, (v) any servicer 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 credit 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) \_\_\_\_ / \_\_\_\_ / \_\_\_\_

**Additional Borrower Signature** \_\_\_\_\_ Date (mm/dd/yyyy) \_\_\_\_ / \_\_\_\_ / \_\_\_\_

**Borrower Name:** \_\_\_\_\_

**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

**Sex**

- Female
- Male
- I do not wish to provide this information

**Race:** Check one or more

- American Indian or Alaska 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 Chamorro
  - 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:** \_\_\_\_\_

**Section 9: Loan Originator Information.** To be completed by your **Loan Originator.**

**Loan Originator Information**

Loan Originator Organization Name \_\_\_\_\_

Address \_\_\_\_\_

Loan Originator Organization NMLSR ID# \_\_\_\_\_ State License ID# \_\_\_\_\_

Loan Originator Name \_\_\_\_\_

Loan Originator NMLSR ID# \_\_\_\_\_ State License ID# \_\_\_\_\_

Email \_\_\_\_\_ Phone ( \_\_\_\_\_ ) \_\_\_\_\_ - \_\_\_\_\_

Signature \_\_\_\_\_ Date (mm/dd/yyyy) \_\_\_\_ / \_\_\_\_ / \_\_\_\_

## Uniform Residential Loan Application — Additional Borrower

Verify and complete the information on this application 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:** \_\_\_\_\_

**List Name(s) of Other Borrower(s) Applying for this Loan**  
 (First, Middle, Last, Suffix) – Use a separator between names

**Marital Status**

- Married  
 Separated  
 Unmarried  
 (Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)

**Dependents** (not listed by another Borrower)

Number \_\_\_\_  
 Ages \_\_\_\_\_

**Contact Information**

**Home Phone** (\_\_\_\_) \_\_\_\_ - \_\_\_\_  
**Cell Phone** (\_\_\_\_) \_\_\_\_ - \_\_\_\_  
**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**  **Does not apply**

Street \_\_\_\_\_ Unit # \_\_\_\_\_  
 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  **Does not apply**

Street \_\_\_\_\_ Unit # \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

### 1b. Current Employment/Self-Employment and Income

**Does not apply**

**Employer or Business Name** \_\_\_\_\_ Phone (\_\_\_\_) \_\_\_\_ - \_\_\_\_  
 Street \_\_\_\_\_ Unit # \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

**Gross Monthly Income**

Base \$ \_\_\_\_\_ /month  
 Overtime \$ \_\_\_\_\_ /month  
 Bonus \$ \_\_\_\_\_ /month  
 Commission \$ \_\_\_\_\_ /month  
 Military Entitlements \$ \_\_\_\_\_ /month  
 Other \$ \_\_\_\_\_ /month  
**TOTAL \$** \_\_\_\_\_ **0.00/month**

**Position or Title** \_\_\_\_\_

**Start Date** \_\_\_\_ / \_\_\_\_ / \_\_\_\_ (mm/dd/yyyy)

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 Owner or Self-Employed**  I have an ownership share of less than 25%. **Monthly Income (or Loss)** \$ \_\_\_\_\_  
 I have an ownership share of 25% or more. \$ \_\_\_\_\_

**1c. IF APPLICABLE , Complete Information for Additional Employment/Self-Employment and Income**

Does not apply

Employer or Business Name \_\_\_\_\_ Phone (\_\_\_\_) \_\_\_\_ - \_\_\_\_\_  
 Street \_\_\_\_\_ Unit # \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

**Gross Monthly Income**  
 Base \$ \_\_\_\_\_ /month  
 Overtime \$ \_\_\_\_\_ /month  
 Bonus \$ \_\_\_\_\_ /month  
 Commission \$ \_\_\_\_\_ /month  
 Military Entitlements \$ \_\_\_\_\_ /month  
 Other \$ \_\_\_\_\_ /month  
**TOTAL \$ \_\_\_\_\_ 0.00 /month**

Position or Title \_\_\_\_\_  
 Start Date \_\_\_\_ / \_\_\_\_ / \_\_\_\_ (mm/dd/yyyy)  
 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 Owner or Self-Employed  I have an ownership share of less than 25%. **Monthly Income (or Loss)** \$ \_\_\_\_\_  
 I have an ownership share of 25% or more.

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

Does not apply

Provide at least 2 years of current and previous employment and income.

Employer or Business Name \_\_\_\_\_  
 Street \_\_\_\_\_ Unit # \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

**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**

Does not apply

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
- Notes Receivable
- Public Assistance
- Retirement
- 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	Monthly Income
	\$
	\$
	\$
<b>Provide TOTAL Amount Here</b>	<b>\$ 0.00</b>

**Section 2: Financial Information — Assets and Liabilities.**

My information for Section 2 is listed on the Uniform Residential Loan Application with \_\_\_\_\_  
 (insert name of Borrower)

**Section 3: Financial Information — Real Estate.**

My information for Section 3 is listed on the Uniform Residential Loan Application with \_\_\_\_\_  
 (insert name of Borrower)

**Section 4: Loan and Property Information.**

My information for Section 4 is listed on the Uniform Residential Loan Application with \_\_\_\_\_  
 (insert name of Borrower)

**Borrower Name:** \_\_\_\_\_  
 Uniform Residential Loan Application — Additional Borrower  
 Freddie Mac Form 65 • Fannie Mae Form 1003  
 Effective 1/2021

**Section 5: Declarations.** This section asks you specific questions about the property, your funding, and your past financial history.

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

<p><b>A.</b> Will you occupy the property as your primary residence?          If YES, have you had an ownership interest in another property in the last three years?          If YES, complete (1) and (2) below:          (1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)?          (2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?</p>	<p><input type="radio"/> NO <input type="radio"/> YES  <input type="radio"/> NO <input type="radio"/> YES          _____          _____</p>
<p><b>B.</b> If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p><b>C.</b> 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 the seller or realtor, that you have not disclosed on this loan application?          If YES, what is the amount of this money?</p>	<p><input type="radio"/> NO <input type="radio"/> YES          \$ _____</p>
<p><b>D.</b> 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?</p>	<p><input type="radio"/> NO <input type="radio"/> YES  <input type="radio"/> NO <input type="radio"/> YES</p>
<p><b>E.</b> 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)?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>

**5b. About Your Finances**

<p><b>F.</b> Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p><b>G.</b> Are there any outstanding judgments against you?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p><b>H.</b> Are you currently delinquent or in default on a Federal debt?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p><b>I.</b> Are you a party to a lawsuit in which you potentially have any personal financial liability?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p><b>J.</b> Have you conveyed title to any property in lieu of foreclosure in the past 7 years?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p><b>K.</b> 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?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p><b>L.</b> Have you had property foreclosed upon in the last 7 years?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p><b>M.</b> Have you declared bankruptcy within the past 7 years?          If YES, identify the type(s) of bankruptcy: <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>

**Section 6: Acknowledgements and Agreements.**

My signature for Section 6 is on the Uniform Residential Loan Application with \_\_\_\_\_ (insert name of Borrower)

**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

**Borrower Name:** \_\_\_\_\_

## 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

#### Sex

- Female  
 Male  
 I do not wish to provide this information

#### Race: Check one or more

- American Indian or Alaska 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 Chamorro    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

## Section 9: Loan Originator Information.

To be completed by your **Loan Originator**.

### Loan Originator Information

Loan Originator Organization Name \_\_\_\_\_  
Address \_\_\_\_\_  
Loan Originator Organization NMLSR ID# \_\_\_\_\_ State License ID# \_\_\_\_\_  
Loan Originator Name \_\_\_\_\_  
Loan Originator NMLSR ID# \_\_\_\_\_ State License ID# \_\_\_\_\_  
Email \_\_\_\_\_ Phone ( \_\_\_\_\_ ) \_\_\_\_\_ - \_\_\_\_\_  
Signature \_\_\_\_\_ Date (mm/dd/yyyy) \_\_\_\_ / \_\_\_\_ / \_\_\_\_

#### Borrower Name:

Uniform Residential Loan Application — Additional Borrower  
Freddie Mac Form 65 • Fannie Mae Form 1003  
Effective 1/2021