

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

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

Borrower _____

Co-Borrower _____

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for:	<input type="checkbox"/> VA <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number
	<input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service		100579976
Amount	Interest Rate	No. of Months	Amortization Type:
\$ 167,600.00	3.750 %	360	<input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain):
			<input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state & ZIP)			No. of Units
126 High St, West Paris, ME 04289			1
Legal Description of Subject Property (attach description if necessary)			Year Built
			1996
Purpose of Loan	Property will be:		
<input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain):	<input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment		
<input checked="" type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent			
Complete this line if construction or construction-permanent loan.			
Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot (b) Cost of Improvements Total (a + b)
	\$	\$	\$
Complete this line if this is a refinance loan.			
Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made
2013	\$ 172,000.00	\$ 1.00	Cash Out Limited Cost: \$
Title will be held in what Name(s) SEE TITLE		Manner in which Title will be held	Estate will be held in:
		Joint Tenants	<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain) Cash from Checking and Savings			

Borrower

III. BORROWER INFORMATION

Co-Borrower

Borrower's Name (include Jr. or Sr. if applicable)				Co-Borrower's Name (include Jr. or Sr. if applicable)			
Heather K. Stecki no				Christopher A. Stecki no			
Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School
007-90-2286	(207) 513-6089	10/12/1984	12	006-80-6417	(207) 513-6089	4/4/1984	12
<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower) no. ages			<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower) no. ages		
<input type="checkbox"/> Separated	0			<input type="checkbox"/> Separated	0		
Present Address (street, city, state, ZIP) <input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent 2 No. Yrs.				Present Address (street, city, state, ZIP) <input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent 2 No. Yrs.			
126 High St				126 High Street			
West Paris, ME 04289				West Paris, ME 04289			
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address			
If residing at present address for less than two years, complete the following:							
Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.				Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.			

Borrower

IV. EMPLOYMENT INFORMATION

Co-Borrower

Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job	Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job
Modern Pest Services		8	Servpro		6
100 7th Street		Yrs. employed in this line of work/profession	9 Hutcherson Dr		Yrs. employed in this line of work/profession
Brunswick, ME 04011		8	Gorham, ME 04038		6
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)		
Exterminator	(207) 721-0167	Production Manager	(866) 953-2395		
If employed in current position for less than two years or if currently employed in more than one position, complete the following:					
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)
		Monthly Income			Monthly Income
		\$			\$
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)		
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)
		Monthly Income			Monthly Income
		\$			\$
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)		

Initials: _____

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$ 2,000.00	\$ 3,333.00	\$ 5,333.00	Rent	\$	
Overtime	0.00	0.00	0.00	First Mortgage (P&I)	1,266.00	\$ 776.18
Bonuses	0.00	0.00	0.00	Other Financing (P&I)		0.00
Commissions	0.00	0.00	0.00	Hazard Insurance	56.00	60.84
Dividends/Interest	0.00	0.00	0.00	Real Estate Taxes	204.17	273.00
Net Rental Income	0.00	0.00	0.00	Mortgage Insurance	0.00	0.00
Other (before completing, see the notice in "describe other income," below)			0.00	Homeowner Assn. Dues		0.00
				Other:	0.00	0.00
Total	\$ 2,000.00	\$ 3,333.00	\$ 5,333.00	Total	\$ 1,526.17	\$ 1,110.02

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

		\$

VI. ASSETS AND LIABILITIES

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

Completed ☒ Jointly ☐ Not Jointly

Completed ☒ Jointly ☐ Not Jointly

ASSETS		Cash or Market Value		Liabilities and Pledged Assets. List the creditor's name, address, and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities, which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.		
Description				LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:	\$	0.00		Name and address of Company	\$ Payment/Months	\$
List checking and savings accounts below				See Attached	\$826.00	\$213,673.91
Name and address of Bank, S&L, or Credit Union						
Bank of America				Acct. no.		
Acct. no. 4580 0034 6057			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
Bank of America				Acct. no.		
Acct. no. 4580 0096 5823			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union						
				Acct. no.		
Acct. no.			\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union				</		

Initials:

Uniform Residential Loan Application
Fannie Mae/Freddie Mac
VMP®
Wolters Kluwer Financial Services

Fannie Mae Form 1003 7/05 (Rev. 6/09)
Freddie Mac Form 65 7/05 (Rev. 6/09)
VMP21N (0907)
Page 2 of 4

VI. ASSETS AND LIABILITIES (cont'd)								
Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)								
Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income	
126 High St West Paris, ME 04289	H SFR	\$ 245,000.00	\$ 161,556.00	\$ 0.00	\$ 1,266.00	\$ 0.00	\$ 0.00	
Totals		\$ 245,000.00	\$ 161,556.00	\$ 0.00	\$ 1,266.00	\$ 0.00	\$ 0.00	

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

Alternate Name	Creditor Name	Account Number
LEVI NESS, HEATHER, K		

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS																																																																																																																							
a. Purchase price	\$ 0.00	If you answer "Yes" to any questions a through l, please use continuation sheet for explanation.																																																																																																																							
b. Alterations, improvements, repairs	0.00																																																																																																																								
c. Land (if acquired separately)	0.00																																																																																																																								
d. Refinance (incl. debts to be paid off)	162,735.91																																																																																																																								
e. Estimated prepaid items	2,257.16																																																																																																																								
f. Estimated closing costs	3,201.16																																																																																																																								
g. PMI, MIP, Funding Fee	0.00																																																																																																																								
h. Discount (if Borrower will pay)	(209.50)																																																																																																																								
i. Total costs (add items a through h)	167,984.73																																																																																																																								
j. Subordinate financing	0.00																																																																																																																								
k. Borrower's closing costs paid by Seller	0.00																																																																																																																								
l. Other Credits (explain)																																																																																																																									
Cash Deposit																																																																																																																									
Cure for POC Appraisal Deposit	395.00																																																																																																																								
Cure for POC Lock fee	0.00																																																																																																																								
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	167,600.00																																																																																																																								
n. PMI, MIP, Funding Fee financed	0.00																																																																																																																								
o. Loan amount (add m & n)	167,600.00																																																																																																																								
p. Cash from/to Borrower (subtract j, k, l & o from i)	(10.27)																																																																																																																								
		<table border="1"> <thead> <tr> <th colspan="2">Borrower</th> <th colspan="2">Co-Borrower</th> </tr> <tr> <th>Yes</th> <th>No</th> <th>Yes</th> <th>No</th> </tr> </thead> <tbody> <tr> <td colspan="4">a. Are there any outstanding judgments against you?</td> </tr> <tr> <td></td> <td><input checked="" type="checkbox"/></td> <td></td> <td><input checked="" type="checkbox"/></td> </tr> <tr> <td colspan="4">b. Have you been declared bankrupt within the past 7 years?</td> </tr> <tr> <td></td> <td><input checked="" type="checkbox"/></td> <td></td> <td><input checked="" type="checkbox"/></td> </tr> <tr> <td colspan="4">c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?</td> </tr> <tr> <td></td> <td><input checked="" type="checkbox"/></td> <td></td> <td><input checked="" type="checkbox"/></td> </tr> <tr> <td colspan="4">d. Are you a party to a lawsuit?</td> </tr> <tr> <td></td> <td><input checked="" type="checkbox"/></td> <td></td> <td><input checked="" type="checkbox"/></td> </tr> <tr> <td colspan="4">e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.)</td> </tr> <tr> <td></td> <td><input checked="" type="checkbox"/></td> <td></td> <td><input checked="" type="checkbox"/></td> </tr> <tr> <td colspan="4">f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.</td> </tr> <tr> <td></td> <td><input checked="" type="checkbox"/></td> <td></td> <td><input checked="" type="checkbox"/></td> </tr> <tr> <td colspan="4">g. Are you obligated to pay alimony, child support, or separate maintenance?</td> </tr> <tr> <td></td> <td><input checked="" type="checkbox"/></td> <td></td> <td><input checked="" type="checkbox"/></td> </tr> <tr> <td colspan="4">h. Is any part of the down payment borrowed?</td> </tr> <tr> <td></td> <td><input checked="" type="checkbox"/></td> <td></td> <td><input checked="" type="checkbox"/></td> </tr> <tr> <td colspan="4">i. Are you a co-maker or endorser on a note?</td> </tr> <tr> <td></td> <td><input checked="" type="checkbox"/></td> <td></td> <td><input checked="" type="checkbox"/></td> </tr> <tr> <td colspan="4">j. Are you a U.S. citizen?</td> </tr> <tr> <td></td> <td><input checked="" type="checkbox"/></td> <td></td> <td><input checked="" type="checkbox"/></td> </tr> <tr> <td colspan="4">k. Are you a permanent resident alien?</td> </tr> <tr> <td></td> <td><input checked="" type="checkbox"/></td> <td></td> <td><input checked="" type="checkbox"/></td> </tr> <tr> <td colspan="4">l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.</td> </tr> <tr> <td></td> <td><input checked="" type="checkbox"/></td> <td></td> <td><input checked="" type="checkbox"/></td> </tr> <tr> <td colspan="4">m. Have you had an ownership interest in a property in the last three years?</td> </tr> <tr> <td colspan="2">(1) What type of property did you own -- principal residence (PR), second home (SH), or investment property (IP)?</td> <td colspan="2">PR</td> </tr> <tr> <td colspan="2">(2) How did you hold title to the home -- solely by yourself (S), jointly with your spouse (SP), or jointly with another person (JO)?</td> <td colspan="2">SP</td> </tr> </tbody> </table>				Borrower		Co-Borrower		Yes	No	Yes	No	a. Are there any outstanding judgments against you?					<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	b. Have you been declared bankrupt within the past 7 years?					<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?					<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	d. Are you a party to a lawsuit?					<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.)					<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.					<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	g. Are you obligated to pay alimony, child support, or separate maintenance?					<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	h. Is any part of the down payment borrowed?					<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	i. Are you a co-maker or endorser on a note?					<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	j. Are you a U.S. citizen?					<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	k. Are you a permanent resident alien?					<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.					<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	m. Have you had an ownership interest in a property in the last three years?				(1) What type of property did you own -- principal residence (PR), second home (SH), or investment property (IP)?		PR		(2) How did you hold title to the home -- solely by yourself (S), jointly with your spouse (SP), or jointly with another person (JO)?		SP	
Borrower		Co-Borrower																																																																																																																							
Yes	No	Yes	No																																																																																																																						
a. Are there any outstanding judgments against you?																																																																																																																									
	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>																																																																																																																						
b. Have you been declared bankrupt within the past 7 years?																																																																																																																									
	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>																																																																																																																						
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?																																																																																																																									
	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>																																																																																																																						
d. Are you a party to a lawsuit?																																																																																																																									
	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>																																																																																																																						
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.)																																																																																																																									
	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>																																																																																																																						
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.																																																																																																																									
	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>																																																																																																																						
g. Are you obligated to pay alimony, child support, or separate maintenance?																																																																																																																									
	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>																																																																																																																						
h. Is any part of the down payment borrowed?																																																																																																																									
	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>																																																																																																																						
i. Are you a co-maker or endorser on a note?																																																																																																																									
	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>																																																																																																																						
j. Are you a U.S. citizen?																																																																																																																									
	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>																																																																																																																						
k. Are you a permanent resident alien?																																																																																																																									
	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>																																																																																																																						
l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.																																																																																																																									
	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>																																																																																																																						
m. Have you had an ownership interest in a property in the last three years?																																																																																																																									
(1) What type of property did you own -- principal residence (PR), second home (SH), or investment property (IP)?		PR																																																																																																																							
(2) How did you hold title to the home -- solely by yourself (S), jointly with your spouse (SP), or jointly with another person (JO)?		SP																																																																																																																							

IX. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account, may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgement, Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it, if you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER	CO-BORROWER
<input type="checkbox"/> I do not wish to furnish this information.	<input type="checkbox"/> I do not wish to furnish this information.
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input checked="" type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input checked="" type="checkbox"/> Not Hispanic or Latino
Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input checked="" type="checkbox"/> White	Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input checked="" type="checkbox"/> White
Sex: <input checked="" type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input checked="" type="checkbox"/> Male

To be Completed by Loan Originator:

This information was provided: ☐ In a face-to-face interview ☐ By the applicant and submitted by fax or mail ☒ In a telephone interview ☐ By the applicant and submitted via e-mail or the Internet

Loan Originator's Signature	Date
X	05/22/2015
Loan Originator's Name (print or type)	Loan Originator's Phone Number (including area code)
Elijah Bernhardt	(888)337-6888
Loan Origination Company's Name	Loan Origination Company's Address
loanDepot.com, LLC	26642 Towne Centre Drive Foothill Ranch, CA 92610
	174457

CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION		
Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.	Borrower:	Agency Case Number:
	Heat her K. St ecki no	
	Co-Borrower:	Lender Case Number:
	Chr i st opher A. St ecki no	100579976

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

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

Addendum		
Use this addendum sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.	Borrower: Heather K. Steckino	Agency Case Number:
	Co-Borrower: Christopher A. Steckino	Lender Case Number: 100579976

***** Liabilities *****

Name and address of Company FRANKLIN AMERICAN MTG/ Months: 360	Payments: *1,266.00 Unpaid Balance: *162,735.91 Acct. no.: 3000050686138
Name and address of Company ACS/LOAN Months: 130	Payments: \$111.00 Unpaid Balance: \$14,366.00 Acct. no.: -0079022861
Name and address of Company ACS/LOAN SCIENCE Months: 130	Payments: \$111.00 Unpaid Balance: \$14,366.00 Acct. no.: 79022861
Name and address of Company COMMUNITY CREDIT UNION Months: 29	Payments: \$333.00 Unpaid Balance: \$9,523.00 Acct. no.: 714900004
Name and address of Company CITI Months: 47	Payments: \$110.00 Unpaid Balance: \$5,163.00 Acct. no.: 4128003517258953
Name and address of Company BK OF AMER Months: 55	Payments: \$71.00 Unpaid Balance: \$3,905.00 Acct. no.: 5329060984742442
Name and address of Company DEPT OF ED/ASPIRE RESO Months: 37	Payments: \$56.00 Unpaid Balance: \$2,052.00 Acct. no.: 8072178338KI00001
Name and address of Company COMMUNITY CREDIT UNION Months: 3	Payments: [\$251.00] Unpaid Balance: [\$564.00] Acct. no.: 714900003
Name and address of Company Lock Fee Months: 20	Payments: \$20.00 Unpaid Balance: \$395.00 Acct. no.: 1234
Name and address of Company LOAN TO LEARN Months: 84	Payments: \$14.00 Unpaid Balance: \$1,168.00 Acct. no.: 11010000109344

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

100579976