# **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  $\square$  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  $\square$  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	o-Borrower							
Mortgage	□ VA	Conv	I. entional		OF MORT ner (explain		AND TERM	-	N Case Number	-71	ender Case	Number
Applied for:	☐ FHA	USD/	VRural ng Service		ioi (explair	·1·		, igono,			311431 3433	
Amount \$	Interes	t Rate %	No. of N	Months .	Amortizati Type:	ion [	☐ Fixed Rate ☐ GPM		(explain): (type):			
Subject Prope	erty Address (street, ci	ty, state, & Z		OPERTY	INFOR	MATIO	N AND PUR	POSE OF	LOAN			No. of Units
	tion of Subject Proper	-	·	ecessary)								Year Built
cogai Dosonp	don ar oabject repon	ty tantaon oo	onpaon a n	C00336117								Tea Duit
Purpose of Lo	Purchase Refinance	=	nstruction nstruction-P	ermanent	Oth	er (explair	1):	Property Prin	_	Secon	dary Residen	ce Investment
Complete thi Year Lot	s line if construction Original Cost	or constru		anent Ioan. xisting Liens		(a) Pres	ent Value of Lot	I (b) C	ost of Improvemen	ts 1	Total (a + b)	1
Acquired	s		s	<b>J</b>		\$		\$		-	\$	
Complete thi	s line if this is a refir Original Cost	nance loan.		xisting Liens			of Refinance		Describe Imp	rouemant		☐ to be made
Acquired	\$		\$	and any and a					Cost: \$	TOVETTETT	s 🗀 made	L] to be made
Title will be he	eld in what Name(s)							Manner in which	ch Title will be held		Es	tate will be held in:
Course of Do	vn Payment, Settleme	at Charges a	nd/on Cubor	dinata Finan	asian fauntais	-1			,		I	Fee Simple Leasehold
Source of Doo	wn Payment, Seщете	int Charges a	na/or Subor	umate Finar	ncing (explain	n)						(show expiration date)
Borrower's Na	Borrowi ame (include Jr. or Sr.				II. BORR	OWER	INFORMAT		Jr. or Sr. if applicab		Borrower	
										,		
Social Securit		me Phone area code)		OB M/DD/YYY)	Yrs. S	School	Social Security I	Number	Home Phone (incl. area code)		IOB MM/DD/YYYY)	Yrs. School
Married Separated	Unmarried (includivorced, widow		Depe	endents (not i	isted by Co-Borro	ower)	Married Separated	Unmarried divorced, v	(include single,	De		isted by Borrower)
	ess (street, city, state,		Own	Rent		No. Yrs.	Present Address			Own	Rent	No. Yrs.
					· ·							
Mailing Addre	ss, if different from Pre	esient Addres	S				Mailing Address	, if different fro	m Present Address	•		
	present address for ss (street, city, state,			Rent		No. Yrs.	Former Address	(street, city, s	tate, ZİP)	☐ Own	Rent	No. Yrs.
	Borrowe				THE REAL PROPERTY.	YMEN	T INFORMA				orrower	
Name & Addr	ess of Employer	Self Self	Employed	Yrs.	on this job		Name & Address	s of Employer	Self E	mployed	Yrs. ō	n this job
					employed in of work/profe							mployed in this work/profession
Position/Title/	Type of Business			Business F	hone (incl. are	a code)	Position/Title/Ty	pe of Business			Business Ph	One (incl. area code)
16 amountained to	n current position fo	v lass than t		u lif accurrent	ter innertance	I for many	than and markin					
	ess of Employer		Employed		es (from-to)	i ai more	Name & Address		Self E	mployed	Dates	(from-to)
				Mon	thly Income	· · · · · · ·					Month	ly Income
				\$							\$	
Position/Title/	Type of Business			Business F	Phone (incl. are	sa code)	Position/Title/Typ	pe of Business			Business Ph	ONE (incl. area code)
Name & Addr	ess of Employer	☐ Self	Employed	Date	es (from-to)		Name & Address	s of Employer	☐ Self E	mployed	Dates	(from-to)
				Mon	thly Income						Month	ly Income
				\$							\$	
Position/Title/	Type of Business			Business f	Phone (incl. are	ea code)	Position/Title/Ty	pe of Business			Business Ph	Offe (incl. area code)

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION								
Gross Monthly Income Borrower	Co-Borrower	Total		d Monthly Expense	Present	Proposed		
Base Empl. Income* \$	DO ZONOWO!	S	Rent	Expense	S	гтирозеи		
Overtime				tgage (P&I)		s		
Bonuses				ancing (Pal)		f		
Commissions			Hazard Ir	nsurance				
Dividends/Interest			Real Esta	ate Taxes				
Net Rental Income			Mortgage	Insurance				
Other (before completing, see the notice in "described other income," below)				ner Assn. Dues				
			Other:					
Total \$	i	\$						
*C-VE_1_1B			Total		\$	\$		
	nony, child support,	or separate mainten	ance incon		if the			
B/C						Monthly Amount		
-						\$		
					<del></del>	· · · · · · · · · · · · · · · · · · ·		
						<u> </u>		
the second second second		ASSETS AND L						
This Statement and any applicable supporting schedules the Statement can be meaningfully and fairly presented a non-applicant spouse or other person, this Statement and the statement of the sta	d on a combined basis	otherwise, separate St	tatements ar	nd Schedules are required.	If the Co-Borrower section to.	was completed about  Jointly Not Jointly		
ASSETS	Cash or Market	Liabilities and	Pledged A	Assets. List the creditor's				
Description Cash deposit toward purchase held by: Application Deposit	Value \$	outstanding deb	ts, including ock pledges	automobile loans, revolvi , etc. Use continuation sh sale of real estate owned o	ng charge accounts, real e eet, if necessary. Indicate	estate loans, alimony, by (*) those liabilities		
Earnest Money					Monthly Payment &			
List checking and savings accounts below		Name and addres	LIABILI		Months Left to Pay	Unpaid Balance		
Name and address of Bank, S&L, or Credit Union		Ivalire and addres	ь от <i>С</i> опіра	ny	\$ Payment/Months			
		Acct. no.			,			
Acct. no.	\$	Name and address	s of Compa	ny	\$ Payment/Months	\$		
Name and address of Bank, S&L, or Credit Union				•	, ,			
		Acct. no.			,			
Acct. no.	1\$	Name and addres	s of Compa	ny	\$ Payment/Months	\$		
Name and address of Bank, S&L, or Credit Union			·	i				
		Acct. no.			1			
Acct. no.  Name and address of Bank, S&L, or Credit Union	\$	Name and addres	s of Compa	ny	\$ Payment/Months	\$		
Traine and database of Ballin, Gaz, or Ordan Orlino		Acct. no.			,			
Acct. no.	\$	Name and addres	s of Compa	ny	\$ Payment/Months	\$		
Stocks & Bonds (Company name/number & description)	\$		·					
		Acct. no.	- of A		f D			
		Name and addres	s or Compa	ny	\$ Payment/Months	\$		
Life insurance net cash value Face amount: \$	\$	Acct. no. Name and addres	s of Compar	ny	\$ Payment/Months	\$		
Subtotal Liquid Assets	\$							
Real estate owned (enter market value	\$							
from schedule of real estate owned)	10	Acct. no.						
Vested interest in retirement fund Net worth of business(es) owned	S	Alimony/Child Sup	nort/Sanara	to	\$	<del> </del>		
(attach financial statement) Automobiles owned (make and year)	\$	Maintenance Payr			ų.			
Other Assets (itemize)	Other Assets (itemize) \$			Job-Related Expense (child care, union dues, etc.)				
Furniture/Personal Property		Total Monthly Pa	yments		\$			
Total Assets a.	\$	Net Worth		\$	Total Liabilities b.	\$		
	<u> </u>	(a minus b)	<b>&gt;</b>	<u> </u>				

VI. ASSETS AND LIABILITIES (cont.)												
Schedule of Real Estate Owned I additional pro Property Address (enter S if sold, PS if pending sat or R if rental being held for income)	`	Type of Property	Presi Market	ent	Amount of Mortgages & Liens		oss Income	Mortgage Payments	Insura Mainter Taxes &	ance,		let Income
											ļ	
	$\vdash$		\$		\$	\$		\$	\$		\$	
List any additional names under which credit h	as pi	Totals eviously beer	s received a	and indic	sate appropriate cre	\$ ditor nam	e(s) and a	S scount numbe	sr(s):		\$	
Alternate Name		•			editor Name		.,		Account No	ımber		
VII. [	DET	AILS OF T	RANSA	CTION	,	VIII. DE	CLAR	ATIONS		-1,	ALC: N	
a. Purcnase price     b. Alterations, improvements, repairs	\$				r "Yes" to any ques ition sheet for expla		rough I, p	lease	Yes	No	Co-Bo Yes	No
c. Land (if acquired separately)			a.		re any outstanding jud		gainst you	?				
d. Refinance (incl. debts to be paid off) e. Estimated prepaid items			b.		ou been declared ban							
e. Estimated prepaid items  f. Estimated closing costs	H		C.		ou had property forecl hereof in the last 7 ye		or given	inte or deed				
g. PMI, MIP, Funding Fee			d.		a party to a lawsuit?			$\prec$				
h. Discount (if Borrower will pay)  i. Total costs (add items a through h)	$\vdash$		e.		ou directly or indirectly esulted in foreclosure				_	_	_	_
j. Sùbordinate financing				foreclos	sure, or judgment? uld include such loans as							
Borrower's closing costs paid by Seller     Other Credits (explain)	_		$\dashv$	home im	provement loans, educat	ional loans,	manufactur	ed (mobile)				
osac otomo (ospisin)				If "Yes,"	ins, any mortgage, finan- provide details, including	date, name	and address	ss of Lender,				
İ			f.	Are you	/A case number, if any, a presently delinquent	or in defa	alt on any	Federal				
					any other loan, mortg guarantee?	age, finan	cial obligat	tion, bond,				
m. Loan amount			$\dashv$ (		give details as described							
(exclude PMI, MIP, Funding Fee financed)			g.		obligated to pay alime maintenance?	ony, child	support, o	r				
intanceu)			h.		art of the down paym	ent borrov	ved?					
n. PMI, MIP, Funding Fee financed					a co-maker or endor	ser on a ne	ote?		-, 📙			
o. Loan amount (add m & n)	_		J. k.		a U.S. citizen? a permanent residen	t alien?						H
				Do you	intend to occupy the residence?		y as your		⊟	□		
p. Cash from/to Borrower (subtract j, k, I & o from i)					complete question m bek	w.						
			m.		ou had an ownership i st three years?	interest in	a property					
				(1) Wh	at type of property di							
					R), second home (SH) w did you hold title to							
					itly with your spouse other person (O)?	(SP), or joi	ntly with	• • • • • • • • • • • • • • • • • • • •				
		IX AC	(NOWL	EDGM	ENT AND ACE	EEMEN	IT.					
Each of the undersigned specifically represents to Lender and to L application is true and correct as of the date set forth opposite my	andor a signatu	re and that any inte	agents, brokers ntional or neglic	, processors ent misrepr	i, alternays, insurers, service esentation of this information	contained in	a and assigns this applicatio	and agrees and ack	aloneages that t	ly the inter- monetary da	mation provid	ny person
who may suffer any loss due to reliance upon any misrepresentation 1001, at seq.; (2) the loan requested pursuant to this application (the all statements made in this application are made for the purpose of	that l e "Loa fobtair	have made on this n") will be secured it ing a residential m	application, and by a mortgage o ortgage loan; (5	or in crimin or deed of tr the proper	at penalties including, but no ust on the property describe ty will be occupied as indica	t limited to, fir d in this applicated in this appl	ne or imprison ation; (3) the oplication; (6)	ment or both under t property will not be u the Lender, its service	the provisions of ised for any illega cers, successors	Title 18, Uni Iorprohibit orassigns	ited States C ed purpose o may retain th	ode, Sec, ir use: (4) ne original
and/or an electronic record of this application, whether or not the L obligated to amend and/or supplement the information provided in the the Lender, its servicers, successors or assigns may, in addition to	oan is is appl anv ot	approved; (7) the Lication if any of the ner rights and reme	ender and its au material facts the lies that it may	jents, broke nat I have re have relatin	rs, insurers, servicers, succe presented herein should cha a to such delinguency, repor	essors, and as inge prior to c t my name an	signs may co losing of the L d account infe	ntinuously rely on the oan; (8) in the event ormation to one or m	information conf that my payment ore consumer rec	ained in the s on the Lo porting ager	e application, an become d scies: (9) own	and l'am lelinquent, nershio of
Each of the undersigned specifically represents to Lender and to L. application is true and correct as of the date self forth opposite my wind may suffer any loss due to releience upon any me'erpresentation 1001, at seq. (2) the bann requested pursuant to this application (it as all statements mode in this application are made for the purpose or and/or an electronic record of this application, whether or not the Lookage to service and an extrapolar the information provided in the total contract and the supplication are made for the purpose or and/or an electronic record of this application, whether or not the Lookage to the supplication of the contract of the contract of the contract of the contract or and/or state laws (excluding audio and video recordings), or my faccontaining my original written standard.	rred w r vatue ıcsimile	th such notice as r of the property, an transmission of thi	nay be required d (11) my trans s application co	by law; (10 mission of l intaining a f	neither Lender nor its age this application as an "electr acsimile of my signature, sh	ents, brokers, onic record o nall be as effe	insurers, servicentaining my ective, enforce	icers, successors or "electronic signature, eable and valid as if	assigns has mad as those terms a paper version	le any repre are define of this apo	esentation or d in applicab lication were	warranty, le federal delivered
containing my original written signature.  Acknowledgement. Each of the undersigned hereby acknowledges loan, for any legitimate business purpose through any source, including												
Coan, for any legitimate business purpose through any source, includir	ig a soi	irce named in this a	oplication or a co	onsumer rep	orting agency.							
Borrower's Signature			Date		Co-Borrower's	Signature				Date		
X					X		*	Maria Maria				
The leabning information is requested by the Faderal Government In required to furnish this information, but are encouraged to do so. T					NMENT MONIT				and Name more	nga disclos	UTE TENTE, YO	U and mor
required to furnish this information, but are encouraged to do so. To ethnicity and race. For race, you may check more than one designal made this application in person. If you do not wish to furnish the inflate law for the particular type of foan applied for.)	he law tion, (f formatic	provides that a ler you do not furnish on, please check the	der may not dis thnicity, race, o box below. (Le	scriminate ei vr sex, unde ander must i	ther on the basis of this info r Federal regulations, this le review the above material to	rmation, or or nder is require assure that th	whether you do note the disclosures	choose to furnish it, information on the b satisfy all requireme	If you furnish the lasts of visual ob- nts to which the	e informatio servation an lender is su	n, please pro d surname if (biect under	vide both you have applicable
state law for the particular type of loan applied for.)  BORROWER					CO-BORROWE			rish to furnish th			-,	
Ethnicity: Hispanic or Latino		] Not Hispani	or Latino		Ethnicity:		Hispanic		☐ Not F	lispanic		
Ra La Arican India Arican India Arican India		Asian	□ Blok (	)r	Race		American Alaska N	<b>3</b>	Asian		rica	
Native Hawaiian of Other Pacific Islander		l de	Amen				Native Other a	vaiian or cific Islander	Thite		Ame	rican
Sex: Female To be Cornett V Loan Originator:	Ť	Male		$\rightarrow$	Sex:		ale		☐ Mài	$\times$		
This information was evided:										~		
an a telephone interview										`		
By the applicant and submitted by fax or mail												
By the applicant and submitted via e-mail or t Loan Originator's Signature	ne In	ternet					Da	te				—
Х		11	n Orioinat	r Idente	0.5				Dhone M—	nor final.	idina oro	code)
Loan Originator's Name (print or type)			n Originato					an Originator's I			rully alea	Godej
Loan Origination Company's Name		Loa	n Origination	on Comp	any Identifier		Loa	an Origination (	Company's A	ddress		
Community Development Bank, FS	В	47.	988		2 of 4		$\perp$		-	ia 14- **	'a 400'	0.000
Freddie Mac Form 65 6/09				Pag	je 3 of 4				Fann	не мае Е	orm 1003	3 6/09

The second second second second		Continuation Sheet/Re	esidential Application						
Use this continuation sheet if you need more space to complete the Residential	Borrower:			Agency Case Number:					
Loan Application, Mark B for Borrower or C for Co-Borrower.	Co-Borrowe	er:		Lender Case Number:					
Borro	wer			Co-Borrower					
Former Address (street, city, state, ZIP)	☐ Own	RentNo. Yrs.	Former Address (street, city, s		n Rent No. Yrs.				
Former Address (street, city, state, ZIP)	Own	Rent No. Yrs.	Former Address (street, city, s	state, ZIP)	n Rent No. Yrs.				
Former Address (street, city, state, ZIP)	Own	Rent No. Yrs.	Former Address (street, city, s	state, ZIP) Ow	n Rent No. Yrs.				
Name & Address of Employer Self	f Employed	Dates (from-to)  Monthly Income	Name & Address of Employer	☐ Self Employed	Monthly Income				
Position/Title/Type of Business	В	susiness Phone (incl. area code)	Position/Title/Type of Business	3	Business Phone (incl. area code)				
Name & Address of Employer Self	Employed	Dates (from-to)	Name & Address of Employer	Self Employed					
		Monthly Income			Monthly Income				
Position/Title/Type of Business	В	Jusiness Phone (incl. area code)	Position/Title/Type of Business		Business Phone (incl. area code)				
Name & Address of Employer Self	Employed	Dates (from-to)	Name & Address of Employer	Self Employed	Dates (from-to)				
		Monthly Income			Monthly Income				
		\$			\$				
Position/Title/Type of Business	В	usiness Phone (incl. area code)	Position/Title/Type of Business		Business Phone (incl. area code)				

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					
Χ		х						

#### Demographic Information Addendum. 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 Race: Check one or more ☐ Hispanic or Latino American Indian or Alaska Native - Print name of enrolled or principal tribe: ☐ Mexican ☐ Puerto Rican ☐ Cuban ☐ Other Hispanic or Latino — Print origin: ☐ Asian Asian Indian ☐ Chinese Filipino ☐ Korean Japanese ☐ Vietnamese For example: Argentinean, Colombian, Dominican, Nicaraguan, Other Asian – *Print race*: Salvadoran, Spaniard, and so on. For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on. ☐ Not Hispanic or Latino ☐ Black or African American ☐ I do not wish to provide this information ☐ Native Hawaiian or Other Pacific Islander ☐ Native Hawaiian ☐ Guamanian or Chamorro Sex Other Pacific Islander – Print race: ☐ Female ☐ Male For example: Fijian, Tongan, and so on. ☐ I do not wish to provide this information ☐ 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? ONO OYES Was the sex of the Borrower collected on the basis of visual observation or surname? ONO **O**YES Was the race of the Borrower collected on the basis of visual observation or surname? ONO **O**YES The Demographic Information was provided through: OFace-to-Face Interview (includes Electronic Media w/ Video Component) OTelephone Interview O Fax or Mail O Email or Internet

#### Demographic Information Addendum. 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 Race: Check one or more Hispanic or Latino American Indian or Alaska Native – Print name of enrolled ☐ Mexican ☐ Puerto Rican ☐ Cuban or principal tribe: \_\_ ■ Asian Other Hispanic or Latino – Print origin: Asian Indian ☐ Chinese ☐ Filipino ☐ Japanese ☐ Korean ☐ Vietnamese For example: Argentinean, Colombian, Dominican, Nicaraguan, Other Asian – Print race: Salvadoran, Spaniard, and so on. For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on. ☐ Not Hispanic or Latino ☐ Black or African American ☐ I do not wish to provide this information ☐ Native Hawaiian or Other Pacific Islander ☐ Native Hawaiian ☐ Guamanian or Chamorro Sex ☐ Other Pacific Islander – Print race: ☐ Female ■ Male For example: Fijian, Tongan, and so on. ☐ I do not wish to provide this information ■ 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? ONO OYES Was the sex of the Borrower collected on the basis of visual observation or surname? ONO OYES Was the race of the Borrower collected on the basis of visual observation or surname? ONO OYES The Demographic Information was provided through: OFace-to-Face Interview (includes Electronic Media w/ Video Component) OTelephone Interview O Fax or Mail O Email or Internet

#### Lender Name & Address:

### Borrower(s):

## NOTICE TO HOME LOAN APPLICANT

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the creditrelated information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender.

Credit Score information was provided by the following Consumer Reporting Agency(s):

X	Equifax Information Services, LLC P.O. Box 740241 Atlanta, GA 30374 (800) 685-1111 www.equifax.com	X	Experian P.O. Box 2002 Allen, TX 75013 (800) 493-1058 www.experian.com/reportaccess	X	TransUnion Consumer Solutions P.O. Box 1000 Chester, PA 19022-1000 (800) 916-8800 www.transunion.com

See attached Credit Information

16943.CV (2/14)

### RIGHT TO RECEIVE A COPY OF THE APPRAISAL

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close.

You can pay for an additional appraisal for your own use at your own cost.