# **Universal Credit Application**

(Consumer Real Estate)

Lender Use Only I HMDA Reportable Census Tract Lender Case No./HMDA ULI ☐ Yes ☐ No 1. Type of Application (Check only one of the four checkboxes; and sign, if joint credit. Use another application if more than two applicants.) Individual Credit. If checked, this is an Application for Individual Credit - relying solely on my income and assets **Individual Credit with Another.** If checked, this is an *Application for Individual Credit* - relying on my income and assets <u>and</u> on income and/or assets of another as a basis for loan qualification. (Complete Applicant and Co-Applicant sections.) Individual Credit (Community Property State). If checked, this is an Application for Individual Credit - relying on my income or assets. The income or assets of my spouse (or other person), who has community property rights pursuant to state law, will not be used as a basis for loan qualification. However, his or her liabilities must be considered because my spouse (or other person) has community property rights pursuant to applicable law, and, as Applicant, I reside in a community property state, the property that will secure the loan is located in a community property state, or I am relying on other property located in a community property state as a basis for repayment of the loan. (Complete Applicant and Co-Applicant sections.) **Joint Credit**. If checked, this is an *Application for Joint Credit*. By signing below, the Applicant and Co-Applicant agree that each of us intend to apply for joint credit. (Complete Applicant and Co-Applicant sections.) Applicant for Joint Credit Co-Applicant for Joint Credit Terms of Credit Requested Interest Rate Type Type of Credit Amount Requested Term of Credit (in Months)  $\square$  Loan  $\square$  Line of Credit ☐ Fixed ☐ Adjustable ☐ Property Information and Loan Purpose Subject Property Address (street, county or parish, city, state & ZIP) No. of Units Legal Description of Subject Property (attach description if necessary) Year Built Loan Purpose Property will be: Purchase ☐ Primary Secondary  $\square$  Investment ☐ Construction-Initial ☐ Home Improvement Residence Residence ☐ Construction-Permanent Complete this line if construction or construction-permanent loan. (b) Cost of Total (a + b)Year Lot | Original Cost Amount Existing (a) Present Value of Improvements Acquired Liens Lot \$ Complete this line if this is a refinance loan. Describe Improvements Year Original Cost Amount Existing Purpose of Refinance □ to be made ☐ made Acquired Liens Cost: \$ Title will be held in what Name(s) Manner in which Title will be held Estate will be held in: ☐ Fee Simple Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain) ☐ Leasehold (show expiration date) 4. Applicant Information Applicant's Name Co-Applicant's Name Social Security No. Primary Phone Date of Birth Social Security No. Primary Phone Date of Birth □ Cell ☐ Cell ID Type & No. Issued By Issue Date Issued By Issue Date Exp. Date ID Type & No. Exp. Date E-mail Address E-mail Address ☐ Married Separated **Dependents** ☐ Married ☐ Separated **Dependents** (not listed by Co-Applicant) (not listed by Applicant) □ Unmarried No. Ages No. Ages Unmarried (including single, divorced, widowed) (including single, divorced, widowed) Present Address ☐ Own ☐ Rent No. Yrs. Present Address □ Own ☐ Rent No. Yrs. Mailing Address, if different from Present Address Mailing Address, if different from Present Address □ Own □ Rent □ \_ No. Yrs. Former Address □ Own □ Rent □ \_ Former Address

Name & Address of E				oloyme this job	Name &	<b>Nation</b> Address of	Employe		O-Applica	_	on this job
Name & Address of L	impioyer 🗀 seii	Employeu		ployed in	- Name & 7	Addic33 Of	Lilipioye	ı ∟ se	п стіріоуес		mployed in
			this l	ine of ofession						this line of work/profession	
Position/Title/Type of	f Business		Business Phone		Position/Title/Type of Business					Busin	ess Phone
If employed in current Name & Address of E					<del></del>	-				<del>i                                      </del>	ne following (from - to)
Name & Address of E	Employer □ Seir	Employea	Dates (i	10111 - 10)	ivame & /	Address of	Епрюуе	ı ∟ Se	ir Employed	Dates	(110111 - 10)
			Busines	s Phone	1					Busin	ess Phone
Position/Title/Type of Business			Gross I	Monthly ome	Position/Title/Type of Business				Gros:	s Monthly ncome	
			\$							\$	
Name & Address of E	Employer 🗌 Self	Employed	Dates (f	rom - to)	Name & A	Address of	Employe	r □ <sub>Se</sub>	If Employed	Dates	(from - to)
			Busines	s Phone	_					Busin	ess Phone
Position/Title/Type of	f Business			Monthly ome	Position/7	Title/Type o	of Busine	SS			s Monthly ncome
			\$							\$	
Gross Monthly	6. Monthly					Sing Exp Combined N					
Income	Applicant	Co-A	pplicant	To	otal F	lousing Ex	pense	F	Present	P	roposed
Base Empl. Income*	\$	\$		\$		Rent		\$		_///	<u>//////</u>
Overtime	\$	\$		\$	F	irst Mortg	age (P&I)	\$		\$	
Bonuses	\$	\$		\$		Other Finan	icing (P&I)	ķl) \$		\$	
Commissions	\$	\$		\$		Hazard Insu	ırance	\$		\$	
Dividends/Interest	\$	\$		\$		Real Estate Taxes		\$		\$	
Net Rental Income Other	\$	\$		\$ \$		Mortgage Insurance \$ Homeowner Assn. \$				\$ \$	
(before completing, see the notice in "Describe	1.					Dues	. 713311.	<u> </u>			
Other Income," below)					(	Other		\$		\$	
Total	\$	\$	to provid	\$		Total	oh oo to	\$	o and fin	\$	tatamanta
* Self Employed App  Describe	• • •	•	-		nai docume or separate			returr I	is and tina	anciai s	iatements.
A/C Income	e income	e need no	t be reve	ealed if th	ne Applican	it (A) or Co	-Applica	nt (C)	Mor	nthly Ar	nount
									\$		
									\$		
			7. A	ssets a	nd Liabi	lities					
This Statement and a their assets and liabil basis; otherwise, sep	ities are sufficier	itly joined	so that	the State	ement can I	oe meaning	fully and	fairly i	oresented	on a co	applicants if ombined
non-applicant spouse other person.	or other person,	this Stat	ement ar	nd suppor	rting sched	ules must a	also be co	ompleted pleted	ed about t	hat spo	use or Not Jointly
Schedule of Real Esta Property Address	ate Owned. (If ad		:		ied, use coi	of .	•		. Insu	rance,	
(enter S if sold, PS if R if rental for income	pending sale, or O for other)	▼ Type Prope		resent cet Value	Mortgage: Liens	c &   01033		Mortga Paymer		enance, & Misc.	Net Rental Income
			\$		\$	\$	\$		\$		\$
			\$		\$	\$	\$		\$		\$
		Total	-								L.
List any additional na number(s):	<b>imes under whicl</b> nate Name	n credit h	as previo	•	<b>n received</b> Creditor Nar		te approp	riate c	<b>reditor na</b> Accour		
Aiten	iale ivaille			C	vienimi ingl	IIC			Accour	it inulli0	iCI

Assets Description	Cash or Market Value	Liabilities and Pledged Assets. List account number for all outstanding del	the creditor's name	e, address, and nobile loans.
Cash deposit toward purchase neld by:	\$	revolving charge accounts, real estate pledges, etc. Use continuation sheet, i liabilities, which will be satisfied upon refinancing of the subject property.	d support, stock e by (*) those	
List checking and savings accou	ınts helow	Liabilities	Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Bank, S&L		Name and address of Company	\$ Payment/ Months	\$
Acct. no.		Acct. no.	□ Povolving	
Name and address of Bank, S&L	<u>'</u>	Name and address of Company	Revolving \$ Payment/ Months	\$
Acct. no.		Acct. no.		
Name and address of Bank, S&L	\$ ., or Credit Union	Name and address of Company	Revolving \$ Payment/ Months	\$
Acct. no. Name and address of Bank, S&L	s, or Credit Union	Name and address of Company	Revolving \$ Payment/ Months	\$
Acct. no.	T\$	Acct. no.	□ Develoine	
Stocks & Bonds (Company name/number & description)	\$	Name and address of Company	Revolving \$ Payment/ Months	\$
		Acct. no.	☐ Revolving	
Life Insurance net cash value Face amount: \$	\$	Name and address of Company	\$ Payment/ Months	\$
Subtotal Liquid Assets Real estate owned (enter market value from	\$			
schedule of real estate owned)		Acct. no.	☐ Revolving	
Vested interest in retirement fund	\$	Name and address of Company	\$ Payment/ Months	\$
Net worth of business(es) owne (attach financial statement)	d \$			
Automobiles owned	<u> </u>  \$	Acct. no. Alimony/Child Support/Separate	☐ Revolving \$	[ []]]]]]]
(make and year)	<b>5</b>	Maintenance Payments Owed to:  Job-Related Expense	\$	
Other Assets (itemize)	\$	(child care, union dues, etc.)	•	
		Total Monthly Payments	\$	
Other Assets (from continuation page, if any)	\$	Other Liabilities (from continuation page, if any)		\$
Total Assets (a)	\$	Net Worth (a - b) \$	Total Liabilities (b)	\$
		8. Declarations		
a. Are there any outstanding jud against you?	dgments Yes No	Co-Applicant  Yes No  □ □ □ e. Have you directly or in obligated on any loan v	idirectly been which resulted	plicant Co-Applicant es No Yes No
<ul> <li>b. Have you been declared bank within the past 10 years?</li> <li>c. Have you had property forecl upon or given title or deed in thereof in the last 7 years?</li> </ul>	osed	in foreclosure, transfer of foreclosure, or judge f. Are you presently delinded default on any Federal	of title in lieu ment? quent or in debt or any	
thereof in the last / years?  d. Are you a party to a lawsuit?		other loan, mortgage, obligation, bond, or loan	financial	

8. Declarations (Continued)								
	Applica	nt J	Co-App	licant		Applican	t   Co-Applican	
	Yes N	lo	Yes	No	m. Have you had an ownership interest	Yes No	Yes No	
<ul><li>g. Are you obligated to pay alimony, child support, or separate maintenance?</li><li>h. Is any part of the down payment</li></ul>					in a property in the last three years? (1) What type of property did you			
borrowed? i. Are you a co-maker or endorser on a					own principal residence (PR), second home (SH), or investment property (IP)?			
note?					(2) How did you hold title to the			
j. Are you a U.S. citizen?					home solely by yourself (S),			
<ul><li>k. Are you a permanent resident alien?</li><li>l. Do you intend to occupy the property</li></ul>					jointly with your spouse (SP), or jointly with another person (O)?			
as your primary residence?					n. Are there any other equity loans on the property?			
Q. Continuation and Additional Information								

### 9. Continuation and Additional Information

**Instructions.** Use this section if you need more space to complete the Universal Credit Application. Mark "A" for Applicant and "C" for Co-Applicant. Use this space if you answered "Yes" to any of the questions in Section 8.

# 10. Federal Notic<u>es</u>

**Important Information to Applicant(s).** 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 each person who applies for a loan or opens an account.

What this means for you. When you apply for a loan or 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 and/or other identifying documents. In some instances, we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

False Statements. By signing below, 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.

#### 11. State Notices

California Residents. Each applicant, if married, may apply for a separate account.

Massachusetts Residents. Under Massachusetts statute, Mass. Gen. L. ch. 184, Section 17B, you, the Applicant (and Co-Applicant) are entitled to know the following:

- 1. The responsibility of the attorney for the Mortgagee is to protect the interest of the Mortgagee.
- 2. Mortgagors may, at their own expense, engage an attorney of their own selection to represent their interests in the transaction.

For Home Equity Line of Credit. The current annual percentage rate for finance charges and, if the rate may vary, a statement to that effect and of the circumstances under which the rate may increase and whether there are any limitations on any such increase, as well as the effects of any such increase; the conditions under which a finance charge may be imposed, including the time period within which any credit extended may be repaid without incurring a finance charge; whether any annual fee is charged and the amount of any such fee; and whether any other charges or fees may be assessed, the purposes for which they are assessed, and the amounts of any such charges or fees.

New York Residents. A consumer report may be ordered in connection with your application. Upon your request, we will inform you whether or not a report was ordered. If a report was ordered, we will tell you the name and address of the consumer reporting agency that provided the report. Subsequent reports may be ordered or utilized in connection with an update, renewal or extension of credit for which you have applied.

Ohio Residents. The Ohio laws against discrimination require all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Texas Residents. The owner of the homestead is not required to apply the proceeds of the extension of credit to repay another debt except debt secured by the homestead or debt to another lender.

Wisconsin Residents. Notice to Married Applicants. No provision of any marital property agreement, unilateral statement under Wisc. Statutes §766.59 or a court decree under Wisc. Statutes §766.70 adversely affects the interest of the lender unless the lender, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the lender is incurred.

For married Wisconsin Residents. The credit being applied for, if granted, will be incurred in the interest of my marriage or family. I understand the creditor may be required by law to give notice of this transaction to my spouse.

## 12. Acknowledgment 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

## Acknowledgment and Agreement (Continued)

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.

Consent You authorize us to contact you using any of the telephone numbers listed on this Credit Application or that you

**Consent.** You authorize us to contact you using any of the telephone numbers listed on this Credit Application or that you subsequently provide us in connection with your credit account - regardless whether the number we use is assigned to a paging service, cellular telephone service, specialized mobile radio service or other radio common carrier service or any other service for which you may be charged for the call. You further authorize us to contact you through the use of voice, text and email and though the use of pre-recorded/artificial voice messages or an automated dialing device.

**Acknowledgment.** 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

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Applicant's Signature		Date		Co-Applicant's	s Signature		Date
12	C			D		li	
		rnment Monitorir					
<b>Lender only:</b> Indicate whether a Demographic Information form	a separa are appi	te Regulation B (ECOA) licable and incorporated	) Go d bv	vernment Moni reference. Oth	itoring Information perwise, indicate l	n form, or a Not Applical	separate HMDA ble
		roadio ana moorporato	<i>a 2 y</i>	rererence. etn	ior Wiso, maioato i	vot rippiious	510.
☐ HMDA Demographic Inform							
☐ ECOA Government Monitor	ing						
☐ Not applicable							
		For Mortgag	e Lo	oan Origina	itor		
This information   Mail	or Fax	☐ E-mail o	r Inte	ernet			
was provided through:   Tele	phone Ir	nterview 🗌 Face-To	-Fac	e Interview (in	cludes Electronic	Media with	Video Component)
Loan Originator's Signature				Date	Loan Originator's	s Phone Nui	mber
				Dute			
X							
Loan Originator's Name	Loan Originator Identi	dentifier Loan Origination Company			Company's	s Address	
Loan Origination Company's Na	ame	Loan Origination Com	pany	y Identifier			
		Transaction W	ork	sheet - Opt	tional		
a. Purchase price		\$		k. Applicant's	s closing costs pa	id by Seller	\$
b. Alterations, improvements, i	\$		I. Other Cred	its (explain)		\$	
c. Land (if acquired separately)	\$						
d. Refinance (include debts to l	off) \$						
e. Estimated prepaid items	\$			int (exclude PMI,	MIP,	\$	
f. Estimated closing costs		\$		Funding Fe	•		
g. PMI, MIP, Funding Fee		\$			Funding Fee finan	ced	\$
h. Discount (if Applicant will pa	<b>J</b> .	\$	_		ınt (add m & n)		\$
i. Total costs (add items a thro	ough h)	\$		p. Cash from/to Applicant \$ (subtract j, k, I & o from i)			\$
j. Subordinate financing		\$	Ц,		K, I & o from I)		
				er's Use			
Lender's Initial Lien Position	First Lie	en Holder's Name & A	ddre	ss (if any)	Second Lien Hol	der's Name	& Address (if any)
☐ First Lien							
☐ Second Lien							
☐ Subordinate Lien	Loan N	0			Loan No.		
Date Application Received	Receive				Amount Request	tod.	
Date Application Received	Receive	зи Бу			Amount Request	ieu	
Decision	Decisio	n Dato			Decision By		
☐ Approved ☐ Denied	Decisio	II Date			Decision by		
Interest Rate	A maun	t Annroyad	Ini	itial Advance (i	if applicable)	Funding D	
Fixed/Index:	Amoun	t Approved	lini	itial Advance (i	ii applicable)	Funding Da	ate
Margin points							

Early Disclosures Given

☐ Yes, on

Cash Out

Rescindable

☐ Yes

Refinancing

Yes

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Yes

Yes

High Cost Mortgage

High Priced Mortgage

Use this continuation sheet if you need more space to complete the	Borrower:			Agency	Agency Case Number:					
Loan Application. Mark  B for Borrower or C  for Co-Borrower.	r:				Lender	Lender Case Number:				
		A	ddii	tional Ass	sets and Lia	bilities				
Additional Schedule of Real Property Address (enter S if sol sale or R if rental being held for	d, PS if pending	Type o	ıf Y	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income	
					<b>.</b>	<b>.</b>		<b>.</b>	<b>.</b>	
			\$		\$	<b></b>	<b>D</b>	<b>D</b>	\$	
			_							
Totals \$					\$	\$	\$	\$	\$	
List checking and savings accounts below  Name and address of Bank, S&L, or Credit Union				Liabilities  Name and a	ddress of Co	mpany				
	, 002, 0. 0		· · ·		Trainie and a		,			
					Acct. no.					
Acct. no.		\$			Monthly Pay	yment & \$		1		
Name and address of Ba	nk, S&L, or C		on		Months Left	t to Pay		1		
					Unpaid Bala Name and a	ddress of Co	mpany			
							, ,			
					Acct. no.					
Acct. no.		Monthly Payment & 🐧								
Name and address of Bank, S&L, or Credit Union					Months Left to Pay  Unpaid Balance \$					
			Name and address of Company							
Acct. no.		<b> </b> \$			┥					
Name and address of Ba	nk, S&L, or C		on		Acct. no.  Monthly Pay	vment & .		,		
					Months Left	t to Pay		/		
					Unpaid Bala	nce \$ ddress of Co	mnany			
					Name and a	duicss of co	прапу			
Acct. no.		\$			_					
Stocks & Bonds (Compa name/number & descript	ny ion)	\$			Acct. no. Monthly Pay	mont 9				
iame/number & descript	1011)				Months Left	t to Pay		/		
					Unpaid Bala					
					Name and a	ddress of Co	mpany			
					Acct. no.					
Life Insurance net cash v	/alue	\$			Monthly Pay Months Left			/		
Face amount: \$					Unpaid Bala	-				
Subtotal Liquid Assets Real estate owned (enter	r market valu	\$ ie			Name and a	ddress of Co	mpany			
from schedule of real est Vested interest in retiren	tate owned)	\$			_					
Net worth of business(es	s) owned	Φ								
(attach financial stateme Automobiles owned (ma	•	\$ \$			Acct. no.  Monthly Pay	vment & 🚓		,		
Automobiles owned (ma	ke and year)	T P			Months Left	to Pay		1		
					Unpaid Bala Name and a	nce ddress of Co	mpany			
Other Assets (itemize)					- Nume and a		parry			
. ,										
					Acct. no.					
					Monthly Pay Months Left					
Total Additional Assets					Unpaid Balance					

Continuation Sheet For Loan Application

Continuation Sheet For Loan Application							
	Ac	dditional Liabilities					
Name and address of Company		Name and address of Company					
Acct. no.		Acct. no.					
Monthly Payment & \$	/	Monthly Payment &					
Months Left to Pay		Months Left to Pay					
Unpaid Balance \$		Unpaid Balance \$					
Name and address of Company		Name and address of Company					
Acct. no.		Acct. no.					
Monthly Payment & Months Left to Pay \$	/	Monthly Payment & / Months Left to Pay   /					
Unpaid Balance \$		Unpaid Balance \$					
Name and address of Company		Name and address of Company					
Marile and address of Company		Ivalle and address of Company					
Acct. no.		Acct. no.					
Monthly Payment &		Monthly Payment & ,					
Months Left to Pay	/	Months Left to Pay					
Unpaid Balance \$		Unpaid Balance \$					
Name and address of Company		Name and address of Company					
That it and address of Company		Name and address of company					
Acct. no.		Acct. no.					
Monthly Payment &		Monthly Payment &					
Months Left to Pay	/	Months Left to Pay					
Unpaid Balance \$		Unpaid Balance \$					
Name and address of Company		Name and address of Company					
, , , , , , , , , , , , , , , , , , , ,							
Acct. no.		Acct. no.					
Monthly Payment &	,	Monthly Payment & ,					
Months Left to Pay	1	Months Left to Pay					
Unpaid Balance \$		Unpaid Balance \$					
Name and address of Company		Name and address of Company					
Acct. no.		Acct. no.					
Monthly Payment & \$	/	Monthly Payment &					
Months Left to Pay	•	Months Left to Pay					
Unpaid Balance \$		Unpaid Balance \$					
Name and address of Company		Name and address of Company					
Acct. no.		Acct. no.					
Monthly Payment & \$	/	Monthly Payment & /					
Months Left to Pay		Months Left to Pay					
Unpaid Balance \$		Unpaid Balance \$					
Name and address of Company		Name and address of Company					
Acct no		Acet no					
Acct. no.		Acct. no.					
Monthly Payment & Months Left to Pay		Monthly Payment & Months Left to Pay					
Unpaid Balance		Unpaid Balance					
	. 1	Total Additional Liabilities					
Total Additional Monthly Payments		bleby fineor imprisonment, or both, to knowingly make any false statements					
concerning any of the above facts a	as applicable under t	the provisions of Title 18, United States Code, Section 1001, et seq.					
Borrower's Signature:	Date	Co-Borrower's Signature: Date					
<del>-</del>							