



Home Loan Application

Dear Applicant:

Thank you for considering Tlingit I laida Regional Housing Authority (THRHA) in your efforts to secure home financing. In order for us to process your application in the shortest amount of time possible, we must have **ALL** of the following items: This is for a \$20,000.00 down payment assistance program. You must qualify with a bank for the home loan and if you are per-approved we will process your application.

1. ____ Uniform Residential Loan Application (*please complete all sections as through as possible*)
2. ____ Credit Verification Authorization
3. ____ Completed and signed copies of tax returns including W2s and schedules for the past 3 years
4. ____ Copies of most recent pay stubs (covering a 30-day period)
5. ____ Copies of the last 2 months bank statements for all deposit accounts
6. ____ Copy of driver's license or identification card
7. ____ Copy of tribal enrollment
8. ____ \$50 processing fee

Complete both items in as much detail as possible and return them to this office at your earliest convenience. We will begin processing your request immediately upon receiving them. Incomplete or unsigned applications may delay the process. A booklet "Completing the Uniform Residential Loan Application" is also enclosed to assist you in completing the application.

Should you have any questions or concerns, please contact Louise Kadinger, Mortgage & Property Officer at (907) 780-6868.

Mail applications to: THRHA - 5446 Jenkins Drive Juneau, AK 99801 - (907) 780-6868



Credit Verification Authorization

Borrower

Co-Borrower

Address:

To Whom It May Concern;

I hereby authorize Haa Yakaawu Financial Corporation (HYFC) a wholly owned subsidiary of Tlingit Haida Regional Housing Authority, (the "lender") to verify my past and present employment earnings records, bank accounts, social security income, stock holdings, any other asset balances, and/ or court records that may be needed to process my mortgage loan application. I further authorize the lender to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references, Social Security Administration, and public assistance. I further agree that I shall be responsible for any costs and charges including but not limited to appraisal, credit report and title insurance incurred during the evaluation of my request, It is understood that a photocopy of this form will also serve as authorization.

HYFC respects your privacy and protects your information at all times. The information obtained by HYFC will only be used for the purpose of processing the application for a mortgage loan. The information will be kept confidential.

Borrower's Signature

Social Security Number

Co-Borrower's Signature

Social Security Number

Date

Return to: THRHA - 5446 Jenkins Drive Juneau, AK 99801 • phone: (907) 780-6868 - fax: (907) 780-6895

Down Payment Assistance Program

(This program is offered in Angoon, Craig, Douglas, Juneau, Kake, Kasaan, Klawock, Petersburg, Saxman, Skagway, Wrangell, and Yakutat.)

Coming up with cash is the biggest barrier to home ownership. Tlingit Haida Regional Housing Authority has a limited amount of funding available for down payment assistance for Native families earning less than 80% of the median family income (MFI).

Program Features:

- Up to a \$20,000.00 loan may be used for down payment and/or closing costs (excluding prepaid closing expenses).
- Assistance from THRHA becomes an interest bearing 2nd mortgage*. Interest rate= 5%.
- 1.5% loan origination fee
- \$50 processing fee due at time of application.
- 10 year term with no repayment for the first five years. 10 percent of the loan will be forgiven every year for the first five years, as long as the borrower owns and remains in the property. Any remaining balance will be amortized over the remaining term of the loan.
- Payoff is required if property is sold prior to maturity.
- Borrower's total cash holding after closing may not exceed \$3,000.00.
- Financing from a bank or mortgage lender is required.
- Purchase price may not exceed \$300,000.
- Mobile Homes are not eligible.

**Interest will accrue only after the fifth year and will apply to only the remaining balance.*

TO QUALIFY, YOU MUST:

- Have an annual household income that is 80 percent or less of the median family income for your community.
- Borrower must show need (qualification for bank loan is contingent on our assistance).
- Must be first time homebuyer. Property must be owner occupied.
- Applicant required to attend certified first time homebuyer class.
- One member of the family must be Alaska Native or American Indian.

Credit History and Credit Score

THRHA may use automated "merged" credit reports most commonly used by banks and the credit industry. Credit reports and credit scores are one tool used to evaluate the borrower's attitude toward their financial obligations. THRHA maintains no minimum credit score for credit approval.

THRHA will evaluate the type of credit, age of credit accounts, the amount (volume) of credit, history of payments, and use or frequency of credit.

Derogatory credit such as frequent delinquencies, open collection accounts, defaults, bankruptcies and unsatisfied judgments are cause for denial.

Unsatisfied accounts or delinquent obligations to government entities such as the IRS, Child Support Enforcement, or property taxes are cause for immediate denial.

Collection items must be paid and satisfied prior to closing. Consideration will be given for reasonable explanations of derogatory credit and/ or if applicant can document a history of payments to satisfy the collection account or other work-out/payment agreement with the creditor.

If no history or score is available from the credit report, THRHA will conduct a non-traditional credit review (phone, cable, electric, utilities, etc.) if needed.

Applicants delinquent or in default on any THRHA, AHFC, or Tribal Partner payment obligation are not eligible for a loan until the amount is paid in full.

Employment and Income History

All employment and income for the previous two years must be verified.

Applicants with fluctuating income (self-employed, seasonal work, commission-based, or frequent job changes) may be averaged with the verification of year-to-date income and the previous two years tax returns. Small business owners or self-employed applicants must have two years of verifiable income.

Child support, retirement, and social security income may be considered if payments have been consistent for 12 months and are confirmed to continue for at least three more years.

Household Income Level and Source of Income

While there is no minimum income level requirement, applicants with a household income of less than 40% of the median family income are more likely to have difficulty assuming new debt payments. Applicants on fixed income such as retirement, social security or survivor payments and applicants receiving transfer payments such as TANF, child support or alimony as their sole source of income are likely to have difficulty affording any increase in housing payments that may occur such as insurance costs, property taxes and heating costs. THRHA will decline an applicant based solely on their source of income or income level but will take extra caution in determining affordability of housing payments.

Rent History

Rent, housing payments, or space rent history is one of the most important factors in our credit analysis and decision making formula. THRHA will evaluate rental history, duration, location, payment level in relation to current income and in relation to the proposed loan payment. Applicants will be asked for written explanation if there is a pattern or history of late rent payments.

Debt-to-Income Ratio

The THRHA loan payment and/ or the mortgage or other housing loan payment may not exceed 30% of household income. Monthly obligations (loans, credit cards, monthly installments, revolving loans, etc.) plus the proposed loan payment should not exceed 40% of gross household income. THRHA may use the applicant's "affordability income" (earned household income less payments that are received less than twice a year such as Alaska PFD and Native corporation dividend income) level to calculate the debt ratio. However, those items are included for income eligibility calculation purposes.

If less than ten payments remain on a monthly obligation, that payment amount may be excluded from the debt ratio calculation. If payments such as student loans are deferred for more than a year from loan closing, that payment may be excluded from the debt ratio calculation.

Property Guidelines

Properties eligible for financing are single family residences, condominiums, and, in minimal instances, mobile homes. New construction properties must meet Alaska building and energy standards.

Existing properties must meet minimum energy efficiency and health and safety standards as determined by a certified THRHA inspector and the THRHA Development and Construction Management (DCM) department. THRHA reserves the right to exclude properties from financing if these property standards are insufficient.

Mobile home must be a 1985 model or newer if THRHA is providing down payment assistance or direct financing. The mobile home must be on its own land and affixed to a permanent foundation.

If NAHASDA funds are used for primary financing on the first mortgage, an appraisal not more than 12 months old is required as well as a property inspection, which may be conducted by a certified THRHA staff person. All recommended repairs in the inspection must be completed prior to closing. Appraisals may not be required if THRHA constructed the house, had the house constructed by a contractor, or if the house has existing financing through THRHA.

Property must be located within THRHA's service area and within the tribe's community/

The purchase price may not exceed the Total Development Cost limit as established by HUD guidelines.

Properties financed directly with NAHASDA funds under the loan program may be exempt or excluded from the environmental review requirement provided proper exemption forms have been approved and submitted as required.

Properties are required to maintain homeowner's hazard insurance coverage for the duration of the loan or for the useful life period, whichever is longer. THRHA must be named as a loss payee on the policy.

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 or similar rights pursuant to applicable 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 who has community property or similar rights and the 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 type="checkbox"/> USDA/Rural Housing Service <input type="checkbox"/> FHA <input type="checkbox"/> Conventional <input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number
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Amount \$	Interest Rate %	No. of Months	Amortization Type: <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):	
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II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state & ZIP)	No. of Units
Legal Description of Subject Property (attach description if necessary)	Year Built

Purpose of Loan <input type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Construction <input type="checkbox"/> Construction-Permanent <input type="checkbox"/> Other (explain):	Property will be: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment
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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
	\$	\$		

Title will be held in what Name(s)	Manner in which Title will be held	Estate will be held in: <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
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Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)

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)							
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				
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (include single, divorced, widowed)		Dependents (not listed by Co-Borrower) no. ages		<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (include single, divorced, widowed)		Dependents (not listed by Borrower) no. ages					
Present Address <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs. (street, city, state, ZIP)				Present Address <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs. (street, city, state, ZIP)							
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 <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs. (street, city, state, ZIP)				Former Address <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs. (street, city, state, ZIP)							
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Borrower		IV. EMPLOYMENT INFORMATION		Co-Borrower	
Name & Address <input type="checkbox"/> Self Employed of Employer	Yrs. on this job	Name & Address <input type="checkbox"/> Self Employed of Employer	Yrs. on this job	Yrs. employed in this line of work/profession	Yrs. employed in this line of work/profession
	Yrs. employed in this line of work/profession		Yrs. employed in this line of work/profession		
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)		

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Name & Address <input type="checkbox"/> Self Employed of Employer	Dates (from - to)	Name & Address <input type="checkbox"/> Self Employed of Employer	Dates (from - to)	Monthly Income	Monthly Income
	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 <input type="checkbox"/> Self Employed of Employer	Dates (from - to)	Name & Address <input type="checkbox"/> Self Employed of Employer	Dates (from - to)	Monthly Income	Monthly Income
	Monthly Income		Monthly Income		
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)		

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$	\$	\$	Rent	\$	
Overtime				First Mortgage (P&I)		\$
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		
Dividends/ Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other:		
Total	\$	\$	\$	Total	\$	\$

* 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.

B/C	Monthly Amount
	\$

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

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:	\$			
<i>List checking and savings accounts below</i>		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	\$

VI. ASSETS AND LIABILITIES (cont'd)

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	\$	
Stocks & Bonds (Company name/number & description)					
		Acct. no.			
Life insurance net cash value	\$	Name and address of Company	\$ Payment/Months	\$	
Face amount: \$					
Subtotal Liquid Assets	\$	Acct. no.			
Real estate owned (enter market value from schedule of real estate owned)	\$	Alimony/Child Support/Separate Maintenance Payments Owned to:	\$	\$	
Vested interest in retirement fund	\$				
Net worth of business(es) owned (attach financial statement)	\$	Job-Related Expense (child care, union dues, etc.)	\$		
Automobiles owned (make and year)	\$				
Other Assets (itemize)	\$				
		Total Monthly Payments	\$		
Total Assets a.	\$	Net Worth (a minus b)	\$	Total Liabilities b.	\$

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
		\$	\$	\$	\$	\$	\$
Totals		\$	\$	\$	\$	\$	\$

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
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VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS					
a. Purchase price	\$	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.		Borrower		Co-Borrower	
b. Alterations, improvements, repairs				Yes	No	Yes	No
c. Land (if acquired separately)		a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
d. Refinance (incl. debts to be paid off)		b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
e. Estimated prepaid items		c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
f. Estimated closing costs		d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
g. PMI, MIP, Funding Fee		e. Have you directly or indirectly been obligated on any loan of 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 type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
h. Discount (if Borrower will pay)		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 type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
i. Total costs (add items a through h)		g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

j. Subordinate financing		h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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VII. DETAILS OF TRANSACTION (cont'd)		VIII. DECLARATIONS (cont'd)				
k. Borrower's closing costs paid by Seller		i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Other Credits (explain)		-----				
m. Loan amount (exclude PMI, MIP, Funding Fee financed)		j. Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. PMI, MIP, Funding Fee financed		k. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
o. Loan amount (add m & n)		l. Do you intend to occupy the property as your primary residence?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
p. Cash from/to Borrower (subtract j, k, l & o from i)		If "Yes," complete question m below.				
		m. Have you had an ownership interest in a property in the last three years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		(1) What type of property did you own—principal residence (PR), second home (SH), or investment property (IP)?	---	---	---	---
		(2) How did you hold title to the home— by yourself (S), jointly with your spouse or jointly with another person (O)?	---	---	---	---

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 amend and/or supplement the information provided in this application if any of the material facts that I have represented 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 X	Date	Co-Borrower's Signature X	Date
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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 <input type="checkbox"/> I do not wish to furnish this information	CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input 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 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 type="checkbox"/> White
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male

To be Completed by Loan Originator

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

Loan Originator's Signature		Date
Loan Originator's Name (print or type)	Loan Originator Identifier	Loan Originator's Phone Number (including area code)
Loan Origination Company's Name	Loan Origination Company Identifier	Loan Origination Company's Address

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:
	Co-Borrower:	Lender Case Number:

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	