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 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 in 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 N		AND TEP	RMS OF	LOAN					
Mortgage Applied for:	□ VA □ FHA	USDA		Other (explai	n):	Ą	gency Cas	e Numl	ber	Lender C	Case Number	-	
Amount		Interest Ra		o. of Months	Amortizatio	n Type:		ed Rat		er (explain):		
\$			%							/I (type):			
Subject Pror	orty Addre	ess (street, city,		ROPERTY IN	IFORMATION	N AND P	URPOSE	: OF L	OAN			No	of Units
Subject Piop		ss (succi, city,										110.	or offits
Legal Descri	iption of Su	ubject Property	(attach descri	ption if necessa	ary)							Yea	r Built
Purpose of L		_	Construction Construction-I	Permanent	Other (explain):			y will be: nary Residence	Secon	idary Reside	nce 🗌	Investment
		construction o				(-)	-4	(1-) 0		ata IT			
Year Lot Acquired	Original (JOST	Amount Exi	Isting Liens	(a) Present V	alue of L	Dt	(D) COS	t of Improveme	ents I e	otal (a+b)		
	\$		\$		\$			\$		\$			
Complete the Year Acquired	<i>his line if t</i> Original (t his is a refinar Cost	n <i>ce Ioan.</i> Amount Exi	isting Liens	Purpose of R	efinance		Des	scribe Improver	nents	made	e 🗌 te	o be made
	\$		\$					Cos	st: \$				
Title will be h	held in wha	it Name(s)					Manne	er in wh	ich Title will be	held		ee Sim	old (show
Source of Do	own Paym	ent, Settlement	Charges and	/or Subordinate	Financing (exp	olain)					e	expiration	i date)
		Borrowe	r	III. B	ORROWER	NFORM	ATION		Co-l	Borrowe	r '		
Borrower's N	Name (inclu	ude Jr. or Sr. if a	applicable)			Co-Borr	ower's Na	me (inc	lude Jr. or Sr. it	f applicable	e)		
Social Securi	ity Number	Home Phone (in	cl. area code)	DOB (mm/dd/y)	/yy) Yrs. School	Social S	ecurity Nun	nber H	ome Phone (incl.	area code)	DOB (mm/do		
Married (i	includes re	gistered domes	stic partners)	Dependent	s (not listed by Co-Borrower)	Marr	ed (includ	es regi	stered domestic	partners)	Depend	ents (n	ot listed by prrower)
	d (includes	s single, divorce	d, widowed)	No.	,	Unm	arried (inc	ludes s	ingle, divorced,	widowed)	No.		,
Separate	d			Ages		Sepa	rated				Ages		
Present Add	lress (stree	t, city, state, ZII	P/ country)	Own Re	ntNo. Yrs.	Present	Address (street,	city, state, ZIP/	country) [Own	Rent_	_No. Yrs.
/ United S	States					/ Unite	ed States	5					
Mailing Address, if different from Present Address					Mailing Address, if different from Present Address								
If residing a	at present	address for lea	ss than two	vears, comple	te the followin	q:							
	•	t, city, state, ZIF		Own Re		T	Address (s	street, o	city, state, ZIP)	[Own	Rent_	_No. Yrs.
Former Addr	ress (stree	t, city, state, ZIF	P) []Own □Re	nt No. Yrs.	Former	Address (s	street, c	ity, state, ZIP)	[Own	Rent_	No. Yrs.
Uniform Reside							Borrow Co-Bor			Fanr	ie Mae Form 1	1003 7/	05 (rev. 6/09)

	Borrower		IV. EMPL	OYMENT IN	IFORMATIC	DN .	Co-Borro	ower			
Name & Address of Em	iployer S	elf Employed	Yrs. on this	s job	Name & A	ddress of Employer	Self	Employed	Yrs. on this job		
			Yrs. employ line of work	yed in this <td></td> <td></td> <td></td> <td></td> <td>Yrs. employed in this line of work/profession</td>					Yrs. employed in this line of work/profession		
Position/Title/Type of B	usiness	Business	Phone (incl. a	Phone (incl. area code)		itle/Type of Business		Business Phone (incl. area code)			
If employed in current	t position for less	s than two yea	rs or if curre	ently employ	yed in more	e than one position, con	nplete the	e following:			
Name & Address of Employer Self Employed			Dates (fron	n-to)	Name & Address of Employer Self Employe				Dates (from-to)		
			Monthly Inc \$	come				Monthly Income \$			
Position/Title/Type of B	usiness	Business	Phone (incl. a	area code)	Position/T	itle/Type of Business		Business Phone (incl. area code)			
Name & Address of Em	iployer S	elf Employed	Dates (fron	n-to)	Name & A	ddress of Employer	Self	Employed	Dates (from-to)		
			Monthly Inc	come					Monthly Income \$		
Position/Title/Type of B	usiness	Business	Phone (incl. a	area code)	Position/Title/Type of Business Bus				usiness Phone (incl. area code)		
Name & Address of Em	Name & Address of Employer Self Employed Dates (fro			n-to)	Name & Address of Employer		Self	Employed	Dates (from-to)		
			Monthly Inc	come					Monthly Income \$		
Position/Title/Type of Business Business			⊥ Phone (incl. a	area code)	Position/T	itle/Type of Business		Business F	Phone (incl. area code)		
Name & Address of Em	ployer S	elf Employed	Dates (from-to)		Name & A	ddress of Employer	Self	Employed	Dates (from-to)		
			Monthly Inc	come					Monthly Income \$		
Position/Title/Type of B	usiness	Business	Phone (incl. a	area code)	Position/T	itle/Type of Business		Business F	Phone (incl. area code)		
	V. M	ONTHLY INCO	ME AND CO		OUSING EX	PENSE INFORMATION					
Gross Monthly Income	Borrower		Borrower		otal	Combined Monthly Housing Expense		esent	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						Homeowner Assn. Dues					
other income," below) Total	\$	\$		\$		Other: Total	¢		\$		
			rovide additic		ntation euc	h as tax returns and finar	\$ ncial state	mente	Ψ		
Describe Other Income	Notice: A	limony, child si	upport, or se	parate maint	enance inco	ome need not be revealed have it considered for rep	if the				
B/C									Monthly Amount		
									\$		

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Borrower

Co-Borrower

Fannie Mae Form 1003 7/05 (rev. 6/09)

This Statement and any applicable suppor	tina sc	hedule				AND LIABIL		married Co-borrov	vers if their a	ssets and liab	ilities are	sufficiently joined
so that the Statement can be meaningfull was completed about a non-applicant spo	y and t	fairly p	resented on	a combined b	bas	is: otherwise,	separat	e Statements and	Schedules by that spou	are required.	If the Co	o-Borrower section
ASSETS Description Cash deposit toward purchase held by:	N \$	Cash Market	n or Value	debts, inc stock plea	clud dge	ing automobile s, etc. Use co	e loans, ntinuatio	List the creditor's r revolving charge on sheet, if necess wned or upon refi	name, addres accounts, res sary. Indicate	al estate loan by (*) those	number s, alimo liabilities	for all outstanding ny, child support,
					apo	LIABIL			Monthly	Monthly Payment & Unpaid Ba Months Left to Pay		
List checking and savings accounts	belo	w		Name an	nd a	address of Co	mpanv	,		ent/Months	\$	
Name and address of Bank, S&L, or C	redit L	Jnion		Acct. no.								
Acct. no.	\$					address of Co	mpany		\$ Paym	ent/Months	\$	
Name and address of Bank, S&L, or Credit Union			Acct. no.					_				
Acct. no.	\$			Name an	nd a	address of Co	mpany		\$ Paym	ent/Months	\$	
Name and address of Bank, S&L, or C		Jnion		Acct. no.								
				Name an	nd a	address of Co	mpany		\$ Paym	ent/Months	\$	
Acct. no. Stocks & Bonds (Company name/number description)	\$ \$			_								
				Acct no					_			
				Acct. no. Name an		address of Co	mpany		\$ Paym	ent/Months	\$	
Life insurance net cash value Face amount: \$	\$			_								
Subtotal Liquid Assets	\$											
Real estate owned (enter market value from schedule of real estate owned)				Acct. no. Name an	Acct. no. Name and address of Company				\$ Paym	\$ Payment/Months \$		
Vested interest in retirement fund	\$			-								
Net worth of business(es) owned (attach financial statement)	\$			Acct. no.					_	_		
Automobiles owned (make and year)	\$			Alimony/ Maintena	Alimony/Child Support/Separate Maintenance Payments Owed to:				\$	\$		
Other Assets (itemize)	\$			Job-Rela	Job-Related Expense (child care, union dues, etc.)				c.) \$	\$		
				Total Mo	ont	hly Payment	s		\$		1	
Total Assets a.	\$			Net Worth		=>	\$		Total L	iabilities b.	\$	
Schedule of Real Estate Owned (if add Property Address (enter S if sold, PS i	litional f pend	• •	Type of	(a minus l vned, use cor Present	ntin	Amount	of	Gross	Mortgage	Insura e Mainte	,	Net
sale or R if rental being held for incom	e)		Property	Market Valu	ue	Mortgages 8	& Liens	Rental Income	Payment	s Taxes a	& Misc.	Rental Income
				\$		\$		\$	\$	\$		\$
			Totals	\$		\$		\$	\$	\$		\$
List any additional names under which Alternate Name	ı credi	t has p	previously b	een received Creditor Nar		d indicate ap	propria	te creditor name	(s) and acco	Account N		1
Uniform Residential Loan Application								ower				
Freddie Mac Form 65 7/05 (rev. 6/09)					_		00-			Fannie Mae	Form 10	003 7/05 (rev. 6/09)

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VII. DETAILS OF TRANSAC	HON	VIII. DECLARATIONS		
a. Purchase price	\$	If you answer "Yes" to any questions a through i,	Borrower	Co-Borrower
b. Alterations, improvements, repairs		please use continuation sheet for explanation.	Yes No	Yes No
c. Land (if acquired separately)		a. Are there any outstanding judgments against you?	느느	님님
d. Refinance (incl. debts to be paid off)		b. Have you been declared bankrupt within the past 7 years?	느느	님님.
e. Estimated prepaid items		c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?		
f. Estimated closing costs		d. Are you a party to a lawsuit?		
g. PMI, MIP, Funding Fee		e. Have you directly or indirectly been obligated on any loan which resulted in		
h. Discount (if Borrower will pay)		foreclosure, transfer of title in lieu of foreclosure, or judgment?		
i. Total costs (add items a through h)		(This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial		
j. Subordinate financing		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.)		
k. Borrower's closing costs paid by Seller		f. Are you presently delinquent or in default on any Federal debt or any other		
I. Other Credits (explain)		loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.		
		g. Are you obligated to pay alimony, child support, or separate maintenance?		
		h. Is any part of the down payment borrowed?		
		i. Are you a co-maker or endorser on a note?		
		j. Are you a U. S. citizen?		
		k. Are you a permanent resident alien?		
		I. Do you intend to occupy the property as your primary residence?		
m. Loan amount (exclude PMI, MIP,		If "Yes," complete question m below.		
Funding Fee financed)		m. Have you had an ownership interest in a property in the last three years?		
n. PMI, MIP, Funding Fee financed		(1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)?		
o. Loan amount (add m & n)				
 p. Cash from/to Borrower (subtract j, k, I & o from i) 		(2) How did you hold title to the home-solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?		
	IX. ACKNO	OWLEDGEMENT AND AGREEMENT		
Each of the underside a differently as a set of				

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 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 be occupied as indicated in this application; (6) the Lender, its servicers, successors and assigns may retain the original and/or an electronic record of this application, and 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 credit reporting agencies; (9) ownership of the Loan and/or administration of the Loan may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns may, in addition to any dreamines and "learned and "represented herein should change prior to colsing of the Loan and/or administration of the Loan and/or administration of the Loan and/or administration of the Loan information to one or more consumer credit reporting agencies; (9) ownership of the Loan and/or administration of the Loan and/or administration of the contino report contine or walue of the property; and

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 purpose through any source, including a source named in this application or a consumer reporting agency.

Right to Receive Copy of Appraisal I/We have the right to a copy of the appraisal report used in connection with this application for credit. To obtain a copy, I/we must send Creditor a written request at the mailing address Creditor has provided.Creditor must hear from us no later than <u>90</u> days after Creditor notifies me/us about the action taken on this application, or I/we withdraw this application.

	, or I/we withdraw this appl copy of the appraisal repo		Capital, Inc. 673	0 Florence Ave	nue Suite 101 Bell Ga	rdens, CA 90201	
Borrower's Sign	ature		Date	Co-Borrower's	Signature	,	Date
X				x	0		
	Х.	INFORMATION F	OR GOVERNME	NT MONITORI	NG PURPOSES		
opportunity, fair ho not discriminate ei may check more to observation and so	rmation is requested by th pusing and home mortgage ither on the basis of this inf han one designation. If you urname if you have made t that the disclosures satisfy	disclosure laws. You ormation, or on whethe u do not furnish ethnic his application in perso	are not required to fuer you choose to furni ity, race, or sex, unde on. If you do not wish	urnish this informat sh it. If you furnish r Federal regulation to furnish the info	tion, but are encouraged to n the information, please properties of the information, please properties of the propertie	do so. The law pro rovide both ethnicity to note the information box below. (Lender	vides that a Lender may and race. For race, you on on the basis of visua must review the above
BORROWER	I do not wish to furnish	this information		CO-BORROWE	R 🗌 I do not wish to furni	sh this information	
Ethnicity:	Hispanic or Latino	Not Hispanic or	Latino	Ethnicity:	Hispanic or Latino	🗌 Not Hispan	ic or Latino
Race:	American Indian or Alaska Native Native Hawaiian or Ot	Asian [Black or African American White	Race:	American Indian or Alaska Native Native Hawaiian or	Asian Other Pacific Islande	Black or African American er White
Sex:	Female	Male		Sex:	Female	Male	
To be Complete This information w In a face-to-fa In a telephone Loan Originator's S	ace interview e interview	= ' ''	and submitted by fax and submitted via e-		Date		
	Name (print or type)		Loan Originator	Identifier	Loan Originator's R	Phone Number (inclu	iding area code)
Loan Origination (RGC Capital, I (P) 877-238-38			Loan Origination 2187460	n Company Identifi	er Loan Origination C 6730 Florence Bell Gardens C		

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.

Co-Borrower:

Borrower:

Agency Case Number:

Lender Case Number:

VI. ASSETS AND LIABILITIES								
Schedule of Real Estate Owned		1	1	1	1	1		1
Property Address (enter S if sold, PS if pending s or R if rental being held for income)	sale	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
I/We fully understand that it is a Federal crime	nun:	shable by		ment or both to b		any falso state		hing any of the
above facts as applicable under the provisio	ns o	f Title 18	, United States	Code, Section 10	01, et seq.	any idise sidie		ing any or the
Borrower's Signature:		Dat	e	Co-Borrower's Sig	nature:		Date	
X X								

Borrowers' Certification and Authorization

CERTIFICATION

 The Undersigned certify the following:

 1. I/We have applied for a mortgage loan through
 RGC Capital

 In applying

for the loan, I/We completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and the assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.

- 2. I/We understand and agree that <u>RGC Capital</u> reserves the right to change the mortgage loan review processes to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
- 3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

- I/We have applied for a mortgage loan through <u>RGC Capital</u> As part of the application process<u>RGC Capital</u> and the mortgage guaranty insurer (if any), may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
 I/We authorize you to provide to <u>RGC Capital</u> and to any investor to whom <u>RGC Capital</u> may sell my mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market and similar account balances; credit history; and copies of
- income tax returns. 3. <u>RGC Capital</u> or any investor that purchases the mortgage may address
- this authorization to any party named in the loan application.
- 4. A copy of this authorization may be accepted as an original.

Borrower Signature

Co-Borrower Signature

SSN: Date:

SSN: Date:

Borrower Signature Authorization

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA). Part I - General Information 1. Borrower(s) 2. Name and address of Lender/Broker **RGC Capital** 6730 Florence Avenue Suite 101 Bell Gardens, CA 90201 TEL: 877-238-3837 FAX: 562-330-5795 3. Date 4. Loan Number Part II - Borrower Authorization I hereby authorize the Lender/Broker to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender/Broker to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization. The information the Lender/Broker obtains is only to be used in the processing of my application for a mortgage loan. Borrower Date Borrower Date



Credit/3rd Party Services Authorization Form

**I hereby authorize RGC Capital to verify my past and present employment earning records, bank accounts, stock holdings, and
any other asset balances that are needed to process my mortgage loan application. I further authorize RGC Capital to order a
consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is
understood that a copy of this form will also serve as authorization. The information RGC Capital obtains is only to be used in the
processing of my application for a mortgage loan.**

Applicant:	Date of Birth://
Address:	
	Tel: ()
	Email:
Signature:	Date:
Co-Applicant:	Date of Birth://
Address:	Social Security #
	Tel: ()
	Email:
Signature:	Date:
Payment Info & Autho Credit Card Type: MASTERCARD Credit Card Number: Name on Credit Card: Billing Address:	AMEX DISCOVERExpiration Date: Verification Code:
Payer Contact Number: Payer I	E-mail:
***By signing this agreement, I to pay RGC Capital or its assigned 3rd parties (Unive \$62.36* for a single applicantOR \$120.50* total fo DU-\$25* Appraisal:\$395 - \$750*	ersal Credit Services, Appraisal companies) or two applicants for obtaining credit report(s)
Signature of Credit Card Holder:	Date:
6730 Florence Avenue Suite 10 Office 877.238.3837	

info@rgc.capital | rgccap.com

CONFIDENTIAL STATEMENT OF INFORMATION

Property Address of Transaction			Order Number	
	Number & Street	City, State & Zip		
Vacant Land: Yes I No	Is any portion o	f the new loan to be u	used for improvements?	🗌 Yes 🔲 No
Improvements: Single Family	Multiple Residence	Commercial Is I	Property: 🗍 Owner Occu	pied 🔲 Tenant Occupied
Name:				
First		Middle (If None, write None)		Last
Social Security No.	Driver's License No.	Date of Birth	Place of Birth	
Country of Citizenship	Passport No.	State resident since (date)		
Have you ever been issued, or used, any	other Social Security Number	er? 🗌 Yes 🗌 No If yes	s, what is the number?	
Status: 🔲 Single 🗌 Married* 🔲 Div	vorced Widow/Widower	Registered Domestic Pa	artner* Mark One: 🗌 Male	Female Decline to State
*Married or Registered On:	(0-1-)	At	(City, County, State	
	(Date)			2)
* Have you ever used another name				
	OCCUP	ATIONS LAST TEN YE		
Occupation	Firm Name	Address	s No.	Years
Occupation	Firm Name	Address	s No.	Years
	RESID	ENCES LAST TEN YEA	IRS	
				🗌 Own 🔲 Rent
Number and Street	City and State	From (d	date) To pres	ent Own 🗌 Rent
Number and Street	City and State	From (d	date) To pres	ent
<u> </u>	ORMER MARRIAGES/	REGISTERED DOMES	TIC PARTNERSHIPS	
If no former marriage or registered dome	estic partnership, write "none	e", otherwise complete the f	following:	
Name of former spouse/partner:			Social Security No.:	
Deceased: Dissolution: Date:				
First and last name(s) of children from the	is marriage/partnership and	date(s) of birth:		
Name of former spouse/partner:			Social Security No.	
Deceased: Dissolution: Date:		Where:		
First and last name(s) of children from th	is marriage/partnership and	date(s) of birth:		
I declare, under penalty of perjury, that t	the foregoing is true and cor	rect		
Signature:			Date:	
Home Phone:				
Email Address:				

Title is not unnecessarily interested in your personal affairs. We have been asked to insure the title to real property which is subject of this transaction. In processing your order judgments, bankruptcies, divorces and income tax liens against persons whose names are in some way similar to yours may be encountered. The information you provide will assist us in determining whether you are the same person identified in those matters. We will use this information only as necessary to process your order. It is not our policy to trade or share this information.