

Uniform Residential Loan Application

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

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

Borrower _____				Co-Borrower _____			
I. TYPE OF MORTGAGE AND TERMS OF LOAN							
Mortgage Applied for:		☐ VA ☐ Conventional ☐ Other (explain): ☐ FHA ☐ USDA/Rural Housing Service		Agency Case Number		Lender Case Number	
Amount \$	Interest Rate %	No. of Months	Amortization Type:		☐ Fixed Rate ☐ Other (explain): ☐ GPM ☐ ARM (type):		
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					Property will be:		
☐ Purchase ☐ Construction ☐ Other (explain): ☐ Refinance ☐ Construction-Permanent					☒ Primary Residence ☐ Secondary Residence ☐ Investment		
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	☐ made ☐ to be made		
	\$	\$		Cost: \$			
Title will be held in what Name(s)				Manner in which Title will be held		Estate will be held in:	
						☐ Fee Simple ☐ Leasehold (show expiration date)	
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
☐ Married (includes registered domestic partners) ☐ Unmarried (includes single, divorced, widowed) ☐ Separated		Dependents (not listed by Co-Borrower) No. _____ Ages _____		☐ Married (includes registered domestic partners) ☐ Unmarried (includes single, divorced, widowed) ☐ Separated		Dependents (not listed by Borrower) No. _____ Ages _____	
Present Address (street, city, state, ZIP/ country) ☐ Own ☐ Rent ___ No. Yrs.				Present Address (street, city, state, ZIP/ country) ☐ Own ☐ Rent ___ No. Yrs.			
/ United States				/ United States			
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address			
If residing at present address for less than two years, complete the following:							
Former Address (street, city, state, ZIP) ☐ Own ☐ Rent ___ No. Yrs.				Former Address (street, city, state, ZIP) ☐ Own ☐ Rent ___ No. Yrs.			
Former Address (street, city, state, ZIP) ☐ Own ☐ Rent ___ No. Yrs.				Former Address (street, city, state, ZIP) ☐ Own ☐ Rent ___ No. Yrs.			

Borrower		IV. EMPLOYMENT INFORMATION		Co-Borrower	
Name & Address of Employer	☐ Self Employed	Yrs. on this job	Name & Address of Employer	☐ Self Employed	Yrs. on this job
		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 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		Business 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		Business 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		Business 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		Business 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		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

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

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. a. Are there any outstanding judgments against you? b. Have you been declared bankrupt within the past 7 years? c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? d. Are you a party to a lawsuit? e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.) 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. 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? l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below. m. Have you had an ownership interest in a property in the last three years? (1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)? (2) How did you hold title to the home-solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	Borrower		Co-Borrower	
b. Alterations, improvements, repairs			Yes	No	Yes	No
c. Land (if acquired separately)			☐	☐	☐	☐
d. Refinance (incl. debts to be paid off)			☐	☐	☐	☐
e. Estimated prepaid items			☐	☐	☐	☐
f. Estimated closing costs			☐	☐	☐	☐
g. PMI, MIP, Funding Fee			☐	☐	☐	☐
h. Discount (if Borrower will pay)			☐	☐	☐	☐
i. Total costs (add items a through h)			☐	☐	☐	☐
j. Subordinate financing			☐	☐	☐	☐
k. Borrower's closing costs paid by Seller			☐	☐	☐	☐
l. Other Credits (explain)			☐	☐	☐	☐
m. Loan amount (exclude PMI, MIP, Funding Fee financed)			☐	☐	☐	☐
n. PMI, MIP, Funding Fee financed			☐	☐	☐	☐
o. Loan amount (add m & n)			☐	☐	☐	☐
p. Cash from/to Borrower (subtract j, k, l & o from i)		☐	☐	☐	☐	

IX. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors or assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors, or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer credit 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 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 90 days after Creditor notifies me/us about the action taken on this application, or I/we withdraw this application.

If you would like a copy of the appraisal report, contact: **RGC Capital, Inc. 6730 Florence Avenue Suite 101 Bell Gardens, CA 90201**

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

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

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

BORROWER ☐ I do not wish to furnish this information Ethnicity: ☐ Hispanic or Latino ☐ Not Hispanic or Latino Race: ☐ American Indian or Alaska Native ☐ Asian ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ White Sex: ☐ Female ☐ Male	CO-BORROWER ☐ I do not wish to furnish this information Ethnicity: ☐ Hispanic or Latino ☐ Not Hispanic or Latino Race: ☐ American Indian or Alaska Native ☐ Asian ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ White Sex: ☐ Female ☐ Male
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To be Completed by Loan Originator:

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

Loan Originator's Signature	Date	
X		
Loan Originator's Name (print or type)	Loan Originator Identifier	Loan Originator's Phone Number (including area code)
Loan Origination Company's Name RGC Capital, Inc. (P) 877-238-3837 (F) 562-330-5795	Loan Origination Company Identifier 2187460	Loan Origination Company's Address 6730 Florence ave Suite 101 Bell Gardens CA 90201

Uniform Residential Loan Application
 Freddie Mac Form 65 7/05 (rev. 6/09)

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:

VI. ASSETS AND LIABILITIES

Schedule of Real Estate Owned

[illegible]

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: **X**

Date

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

Date

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 RGC Capital 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:

1. I/We have applied for a mortgage loan through RGC Capital As part of the application process RGC Capital 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.
2. I/We authorize you to provide to RGC Capital and to any investor to whom RGC Capital 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. RGC Capital 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: _____ Social Security # ____-____-____
_____ Tel: () ____-____
Email: _____
Signature: _____ Date: _____

Co-Applicant: _____ Date of Birth: ____/____/____
Address: _____ Social Security # ____-____-____
_____ Tel: () ____-____
Email: _____
Signature: _____ Date: _____

Payment Info & Authorization

Credit Card Type: ☐ VISA ☐ MASTERCARD ☐ AMEX ☐ DISCOVER
Credit Card Number: _____ Expiration Date: _____
Name on Credit Card: _____ Verification Code: _____
Billing Address: _____
Payer Contact Number: _____ Payer E-mail: _____

***By signing this agreement, I _____ agree
to pay RGC Capital or its assigned 3rd parties (Universal Credit Services, Appraisal companies)
\$84.09* for a single applicant ☐ OR \$155.50* total for two applicants ☐ for obtaining credit report(s)
DU-\$25* ☐ Appraisal:\$395 - \$750* ☐ Credit Supplements: \$10* per ☐

Signature of Credit Card Holder: _____ Date: _____

STATEMENT OF INFORMATION

CONFIDENTIAL - TO BE USED ONLY IN CONNECTION WITH ORDERNO:
PROPERTY ADDRESS:

1. **IMPROVEMENTS:** ☐ NONE/VACANT LAND ☐ SINGLE RESIDENCE ☐ MULTIPLE RESIDENCE ☐ COMMERCIAL
2. **OCCUPIED BY:** ☐ OWNER ☐ TENANTS
3. **CONSTRUCTION WITHIN LAST 6 MONTHS?** ☐ YES ☐ NO
IF YES, INDICATE WORK DONE:

PARTY 1

FIRST MIDDLE ☐ NONE LAST

FORMER LAST NAME(S), IF ANY

BIRTHPLACE BIRTH DATE

SOCIAL SECURITY NUMBER DRIVER'S LICENSE

NAME OF FORMER SPOUSE/REGISTERED DOMESTIC PARTNER

PARTY 2

FIRST MIDDLE ☐ NONE LAST

FORMER LAST NAME(S), IF ANY

BIRTHPLACE BIRTH DATE

SOCIAL SECURITY NUMBER DRIVER'S LICENSE

NAME OF FORMER SPOUSE/REGISTERED DOMESTIC PARTNER

MARRIAGE

☐ SINGLE ☐ MARRIED ☐ UNMARRIED DATE OF MARRIAGE/DIVORCE: _____

PARTY 1

RESIDENCES FOR LAST 10 YEARS

ADDRESS CITY STATE FROM (DATE) TO (DATE)

ADDRESS CITY STATE FROM (DATE) TO (DATE)

ADDRESS CITY STATE FROM (DATE) TO (DATE)

OCCUPATIONS FOR LAST 10 YEARS

OCCUPATION FIRM NAME ADDRESS NUMBER OF YEARS

OCCUPATION FIRM NAME ADDRESS NUMBER OF YEARS

PARTY 2

RESIDENCES FOR LAST 10 YEARS

ADDRESS CITY STATE FROM (DATE) TO (DATE)

ADDRESS CITY STATE FROM (DATE) TO (DATE)

ADDRESS CITY STATE FROM (DATE) TO (DATE)

OCCUPATIONS FOR LAST 10 YEARS

OCCUPATION FIRM NAME ADDRESS NUMBER OF YEARS

OCCUPATION FIRM NAME ADDRESS NUMBER OF YEARS

THE UNDERSIGNED DECLARE, UNDER PENALTY OF PERJURY, THAT THE FOREGOING IS TRUE AND CORRECT.

EXECUTED ON _____ (DATE), **AT** _____ (CITY).

BY _____ **BY** _____

HOME TELEPHONE: _____ **HOME TELEPHONE** _____

BUSINESS TELEPHONE _____ **BUSINESS TELEPHONE** _____

EMAIL _____ **EMAIL** _____