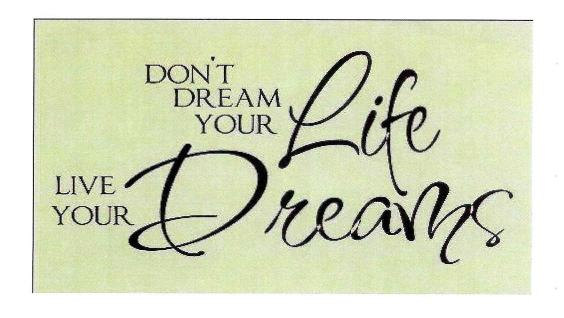
Hello and welcome to the Home mortgage program at Mountain West FCU. If you had previously borrowed on a home you know the routine, but if not ---we are about to become very very good friends. We will talk probably more than anyone in your family.

To begin this process we will need:

- 2 months previous months of your bank statements
- 2 years tax returns
- 2 months of pay stubs

Seems easy, well we will be asking for much more but this is to start the program. We look forward to making all your dreams come true, because as you know we here at Mountain West FCU are known as "The Dream Team". Please give us a working Cell phone and also your email.



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 □ VA ☐ Conventional ☐ Other (explain): Agency Case Number Lender Case Number Applied for: □ FHA ☐ USDA/Rural Housing Service Amount No. of Months Interest Rate 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 ☐ Purchase ☐ Construction ☐ Other (explain): Property will be: ☐ Refinance ☐ Construction-Permanent ☐ Primary Residence ☐ Secondary Residence ☐ Investment Complete this line if construction or construction-permanent loan. Year Lot Original Cost Amount Existing Liens (a) Present Value of Lot (b) Cost of Improvements Total (a + b) Acquired S \$ \$ 0.00 Complete this line if this is a refinance loan. Year Original Cost Amount Existing Liens Purpose of Refinance Describe Improvements ☐ made ☐ to be made Acquired 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 Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain) expiration date) III. BORROWER INFORMATION Borrower 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 DOB (mm/dd/yyyy) Yrs. School Social Security Number Home Phone DOB (mm/dd/yyyy) Yrs. School (incl. area code) (incl. area code) ☐ Married ☐ Unmarried (include Dependents (not listed by Co-Borrower) ☐ Married ☐ Unmarried (include Dependents (not listed by Borrower) ☐ Separated single, divorced, widowed) ☐ Separated single, divorced, widowed) ages Present Address (street, city, state, ZIP) □ Rent □ Own No. Yrs. Present Address (street, city, state, ZIP) ☐ Rent No. Yrs. 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. 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 Yrs. employed in this line of work/profession 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:

St. 10 LANGE ST.	Borrower			IV.	EMPLOYMEN	TINE	ORMATION (cont'o	1)	A Broken	Co-Borr	ower
Name & Address of Emplo	idress of Employer		Dates (from – to)	Name	& Address of Employer		□ Self	Employed	Dates (from – to)	
				Monthl	y Income						Monthly Income
Position/Title/Tyme of Puni	inaga		Dusiness I	Shone		Pociti	on/Title/Tyma of Dusings	10		Business I	Dhana
Position/Title/Type of Business Business Phone (incl. area code						on/Title/Type of Busines	SS		(incl. area		
Name & Address of Emplo	yer	□ Self	Employed	Dates (from – to)	Name & Address of Employe			□ Self	Employed	Dates (from – to)
				Monthl \$	y Income						Monthly Income
Position/Title/Type of Busi	iness	800 - 80 E.S	Business I			Positi	on/Title/Type of Busines	e e		Business I	Phone
roomon ride, rype or Busi			(incl. area			1 OSILI	on Thie, Type of Busine.			(incl. area	
CARROL STREET, SALES		V MONT			ND COMPINE	D IIIO	HONG EVBENGE	NEODMATI		(
Course	AND DESIGNATION OF	V. MONT	HLY INC	OME A	ND COMBINE	ID HO	USING EXPENSE	The second second second	UN	8654	
Gross Monthly Income	Borrower		Co-Borrow	er	Total		Combined Mo Housing Exp		Pres	ent	Proposed
Base Empl. Income*	\$	\$			\$ 0.00		Rent		\$		
Overtime					0.00		First Mortgage (P&I)				\$
Bonuses					0.00		Other Financing (P&I)			
Commissions					0.00		Hazard Insurance				
Dividends/Interest					0.00		Real Estate Taxes				
Net Rental Income					0.00		Mortgage Insurance				
Other (before completing, see the notice in "describe					0.00		Homeowner Assn. Du	es			
other income," below)	- 0.00		2.00		- 0.00		Other:		- 000		
Total	\$ 0.00	\$ (0.00		\$ 0.00		Total		\$ 0.00	************	\$ 0.00
Describe Other Income B/C		or Co-E	eparate maintenance ir Borrower (C) does not c				Monthly Amount				
					1,000,000						
This Statement and any app can be meaningfully and fair person, this Statement and st	rly presented on a co	mbined basis	s; otherwise,	ed jointly separate	Statements and Sc	ind unm hedules	arried Co-Borrowers if t	their assets and l sorrower section	was complete	ed about a no	joined so that the Statemen on-applicant spouse or othe ☐ Not Jointly
ASSETS	S	С	ash or	Tie	abilities and Plade	rad Ass	ate. I jet the creditor's na	me address and	account num	her for all ou	utstanding debts, including
Description	_		ket Value	aut	tomobile loans, re	evolving	charge accounts, real	estate loans,	alimony, chi	ld support,	stock pledges, etc. Use
Cash deposit toward purchase held by:		S			on refinancing of the			Habilities, whic	n will be sails	snea upon sa	ale of real estate owned or
List checking and savings	accounts below				LIA	TES	Monthly Payment & Months Left to Pay			Unpaid Balance	
Name and address of Bank	, S&L, or Credit Uni	on		Na	Name and address of Company			\$ Payment/Months \$			\$
Acct. no.	\$			Ac	ect. no.						
Name and address of Bank, S&L, or Credit Union				Na	Name and address of Company			\$ Payment/Mo	nths		S
Acct. no. \$					ect. no.						
Name and address of Bank, S&L, or Credit Union			Na	ime and address of	Compa	ny	\$ Payment/Mo	inths		\$	
Acct. no.	\$			Ac	ct. no.						

	PERSON.	Tion		VI. ASSETS AN	D LIABILITIES ((cont'd)		(1) (1) (1)			多位的	
Name and address of Bank, S&L, or Credi	t Union			Name and address of Company				yment/Months		\$		
Acct. no. \$												
Stocks & Bonds (Company name/				Acct. no.			0.0			-		
number & description)			Name and addre	ess of Company		\$ Pa	nyment/Months		\$			
	69 40			Acct. no.								
Life insurance net cash value	\$		-	Name and addre	ess of Company		\$ Payment/Months			\$		
Face amount: \$												
Subtotal Liquid Assets	\$ 0.00)										
Real estate owned (enter market value	\$											
from schedule of real estate owned) Vested interest in retirement fund	\$											
Net worth of business(es) owned	\$											
(attach financial statement)				Acct. no.								
Automobiles owned (make and year)	\$				Support/Separate yments Owed to:		s			419700		
,,												
					2 200 0							
Other Assets (itemize)	\$			Job-Related Expense (child care, union dues, etc.)			s					
				Total Monthly Payments				S				
Total Assets a.	s			S. W. W.			Total Liabilities b.			\$		
10411155054	0.00	i		Net Worth (a minus b)	▶ 0.00				0.00			
Schedule of Real Estate Owned (If addit	ional prope	erties ar	e owned, use	continuation sheet.)								
Property Address (enter S if sold, PS if p	ending sal	e or R	T	Present	Amount	Gross		Mortgage		rance,	Net Rental	
if rental being held for income) Type of Property			Market Value of Mortgages Rental Inco							Income		
			\$	\$	s		s	s		s		
				<u> </u>	, m	 			+			
AMADA		1		0.00	0.00	0.00		0.00	0.00	i		
Y :- 4	avadit baa	n warda	Totals					\$	\$	\$		
***	credit nas	previo	usiy been re		editor Name	name(s) and a	ccoun	t number(s).	Account Nu	mhar		
Alternate Name				CI	editor Name				Account Nui	illoci		
				2012								
					***					5		
VII. DETAILS OF TRA			MA PORT	Ye Water			ECL	ARATIONS	P		Co-Borrower	
a. Purchase price		\$		please use continua	" to any questions a t tion sheet for explan	ation.		_	Borrow Yes N		Yes No	
b. Alterations, improvements, repairs			a. Are there any outstanding judgments against you?									
c. Land (if acquired separately)			Are there any outstanding judgments against your Have you been declared bankrupt within the past 7 ye						1			
d. Refinance (incl. debts to be paid off)			c. Have you had pro	operty foreclosed upon			and the second s					
e. Estimated prepaid items			d. Are you a party to	ereof in the last 7 year o a lawsuit?				10				
f. Estimated closing costs			e. Have you directly									
g. PMI, MIP, Funding Fee			loan which result in lieu of foreclos									
h. Discount (if Borrower will pay)				(This would include								
				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,								
i. Total costs (add items a through h) 0.00			o	if any, and reasons for the action.)								

V. L.	VII. DETAILS OF TRANSAC	CTION	White	Freight Tribate Cally	187 - 1 88	VIII. DEC	LARATIONS		N. Walter		Na programme	
	Every and the control of the control of the control of			The second secon		Mark Company	and a particle his	Borrower			Co-Borrower	
j.	Subordinate financing		If yo	ou answer "Yes" to any q inuation sheet for explan	uestion a throi ation.	igh i, please use	_	Yes	No	Yes	No	
k.	Borrower's closing costs paid by		f.	Are you presently delinque debt or any other loan, moor loan guarantee?								
	Seller		g.	Are you obligated to pay separate maintenance?	alimony, child	support, or		Orași de la constitucion de la constitucion de la constitucion de la constitución de la c			Company of the Compan	
1.	Other Credits (explain)		h.	Is any part of the down p	ayment borrow	ed?						
***	Language (multiple D) (LMD)		i.	Are you a co-maker or er	ndorser on a no	e?						
m.	Loan amount (exclude PMI, MIP, Funding Fee financed)		j.	Are you a U.S. citizen?								
n.	PMI, MIP, Funding Fee financed		k.	Are you a permanent resi	dent alien?						Tanahanan Tanah	
0.	Loan amount		1.	Do you intend to occupy	y the property	as your primar	y				Superior and Paris	
	(add m & n)	0.00		residence? If Yes," complete question	on m below.			_		_	_	
p.	Cash from/to Borrower (subtract j, k, l & o from i)		m.	Have you had an ownersh three years?	hip interest in a	property in the l	ast	and the state of t				
				(1) What type of property (PR), second home (SH),	or investment p	property (IP)?						
				(2) How did you hold title jointly with your spouse (SP), or jointly	with another pers						
this ap crimir "Loan this ap retain rely o should express those effect Acknowledge of the control of the contro	1) the information provided in this appliphentation may result in civil liability, in all penalties including, but not limited to ") will be secured by a mortgage or dee oplication are made for the purpose of o the original and/or an electronic record in the information contained in the application are made for the burpose of o the original and/or an electronic record in the information contained in the application are made for the Loan; (lies that it may have relating to such delint may be transferred with such notice as or implied, to me regarding the propeterms are defined in applicable federal sive, enforceable and valid as if a paper valuedgement. Each of the undersigned has any information or data relating to the large of the limits of the li	cluding monetary dam o, fine or imprisonmen d of trust on the proper btaining a residential r of this application, wh cation, and I am obliga 8) in the event that m inquency, report my na as may be required by erty or the condition of and/or state laws (excl ersion of this application ereby acknowledges the Loan, for any legitimat X. INFOR The Federal Government on t required to furn mish it. If y ou furnish	nages, to t or both try descr mortgage nether or ated to a ty paym anne and y law; (' r value c uding au on were nat any c te busine	any person who may suffer under the provisions of T ribed in this application; (3 to loan; (5) the property will rnot the Loan is approved unend and/or supplement tents on the Loan become account information to on 10) neither Lender nor its of the property; and (11) midio and video recordings) delivered containing my of the property of the Loan, its services purpose through any some attention of the Loan, its services purpose through any some of the Loan, its services purpose through any some attention types of loans related to information, but are encommation, please provide the supplementary of the supplement	er any loss due itte 18, United by the property will be occupied a (7) the Lender he information delinquent, the e or more consagents, broker by transmission, or my facsim riginal written cers, successor urce, including Co-Borrower's X IENT MONION to a dwelling in ouraged to do sooth ethnicity a coordinate of the co	to reliance upon States Code, See will not be used it is indicated in the and its agents, I provided in this Lender, its servenumer reporting as, insurers, service of this applicatifie transmission is signature. Is and assigns, may a source named it is source named in the service of the se	any misrepres. 1001, et seq. for any illegal is application; brokers, insure application if vicers, success agencies; (9) or ocers, successoion as an "elect of this application this application in this application that application is application in the applica	sentation that ; (2) the loan or prohibited (6) the Lend ers, servicers, any of the m ors or assign wnership of t rs or assign setronic record tion containi verify any inf tion or a cons compliance of nder may no neck more the	I have made requested pu purpose or u purpose or u purpose or u cer, its service successors, a laterial facts t s may, in add has made any containing a facsimile ormation con umer reportir	on this applic rsuant to this see; (4) all states, successors and assigns maked I have replition to any cor administrately representation my "electronic of my signation to the second of the second o	cation, and/or in application (the ements made in or assigns may ay continuously presented herein other rights and dion of the Loan on or warranty, ic signature," as ture, shall be as application or_	
state l	o furnish the information, please check aw for the particular type of loan applied RROWER I do not wish to fur	the same of the sa	er must i	review the above material	to assure that t		tisfy all requir				nder applicable	
Ethnicity: Hispanic or Latino Not Hispanic or Latino					Ethnicity:	Hispanic or		Not Hispan				
Race: American Indian or Alaska Native Native Hawaiian or Other Pacific Islander American Indian or Asian Black or African American Alaska Native Native Hawaiian or Other Pacific Islander Race: American Indian or Asian Black or African American Alaska Native Native Hawaiian or Other Pacific Islander							erican					
To be This in	Sex: Female 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 X	Originator's Signature					,	Date					
	Originator's Name (print or type)		Loan C	Priginator Identifier				ginator's Ph	one Number	r (including	area code)	
Loan Origination Company's Name Loan Origination Company Id					entifier		Loan Orig	rigination Company's Address				

	CONTINUATION SHEET/RESIDENTIAL LOAN APPL	ICATION
Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B f or Borrower or C for Co-Borrower.	Воггоwег:	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

X Date Co-Borrower's Signature X Date

Tax Returns 1. How does your name appear on your last 2-years of tax returns? Borrower: Co-Borrower: 2. What is the address of your most recently filed tax returns? Borrower: Co-Borrower: 3. If married, how did you file on your last 2 years of tax returns? Jointly Separately 4. Did you write off unreimbursed business expenses (Form2106) on your last 2 years of tax returns? Borrower Yes No Co-Borrower Yes No 5. Does your last year's tax return have any additional business income or loss other that what you have already disclosed (Sole Proprietorship, LLC Partnership, Sub Chapter or Corporation)? Borrower Yes No Co-Borrower Yes No If yes, explain: **Employment** 6. Do you have an ownership interest in your place of employment? Borrower Yes No Co-Borrower Yes No If yes, indicate percentage of ownership: % 7. Are you related to your employer? Borrower Yes No Co-Borrower Yes No Assets 8. Are any funds used in the transaction coming from any other source besides your own personal funds? νo

Borrowe	r 🗌	Yes		No	Co-Borro	ower	Yes	N
Cr Gi Ur	siness edit Ca ft Func secure ner(ex	ird Ad ls Loan	vanc	e				

Liabilities

9. Do you have any loans or debts being auto deducted from your paycheck?

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10	Borrower Yes No Co-Borrower Yes No If yes, explain:
11	Borrower Yes No Co-Borrower Yes No If yes, explain:
. 12	2. If you have had a divorce within the last 18 years, we might need a copy of your divorce and any attachments.
	Borrower Initials Co-Borrower Initials
Real	Estate
13	. Owner occupied purchase transaction only: have you ever refinanced an owner occupi property within the last 12 months? Borrower Yes No Co-Borrower Yes No If yes, explain:
14	Borrower Yes No Co-Borrower Yes No If yes, explain:
15	. Do you own a timeshare? Borrower Yes No Co-Borrower Yes No If yes, explain:
16	Do you own any real estate property free and clear? Borrower Yes No Co-Borrower Yes No If yes, explain:
17.	. Are you on title to any property with or without another person regardless of financial (Trust, Partnership, LLC, Inheritance, Etc)? Borrower Yes No Co-Borrower Yes No If yes, explain:
18.	. Have you co-signed on a mortgage? Borrower Yes No Co-Borrower Yes No If yes, explain:
	· · · · · · · · · · · · · · · · · · ·
MLO	Signature of Acknowledgment NMLS ID
1003 Si	applement Revised 07/2014 Page

DOMESTIC E ME MENT DIMENT

This section identifies whether an unmarried applicant applying for a purchase loan or refinance loan is in a civil union or a registered domestic partnership. This information is needed because the security instrument must be signed by a non-borrowing domestic partner or civil union partner to the same extent that a non-borrowing spouse would be required to sign the security instrument and receive the Truth-in-Lending Disclosure and two copies of the Notice of Right to Cancel.

Therefore, Universal Lending Corporation will require that both civil union partners or both registered domestic partners sign the Deed of Trust or Mortgage in your state when such signature is required to protect the interest of the non-borrowing spouse or civil union partner or registered domestic partner.

Affidavit of Unmarried Applicant:
Can anyone, other than you, claim a homestead interest, community property interest, domestic partnership, civil union, or other interest, in the property that will secure repayment of the loan?
Borrower: Yes No If yes, who may be able to claim such interest?
Co-Borrower Yes No If yes, who may be able to claim such interest?
Disclaimer:
You should consult an attorney for specific legal advice regarding homestead rights and for specific legal advice regarding benefits, protections and responsibilities under applicable state law.
Joint Credit
If you have opted to apply for joint credit with a marital or civil union/registered domestic partner as a coborrower, signing a jointly completed loan application indicates that you are seeking joint credit approval. Both borrowers' financial information will be entered on the same loan application. A credit report will be obtained jointly and all financial information, including, but not limited to: credit, income, assets, and liabilities, will be disclosed to all parties applying on the joint application.
I (We) have read and understand the items above and have answered the above questions to the best of our knowledge.
Borrower Date

Date

DOMA Revised 12/2013

Co-Borrower

Borrower's Certification & Authorization

Certif	ication
The un	dersigned certify the following:
	M W Tark
1.	I/We have applied for a mortgage loan from
	In applying for the loan.
	I/We completed a loan application containing various information on the purposes of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application with the employer and/or other documents, nor did I/We omit any pertinent information.
2.	I/We understand and agree that
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.
Autho	rization to Release Information
To Who	om It May Concern:
1.	I/We have applied for a mortgage lops from // Wintain Wist FCU
	As part of the application process, Mutaun Wist Fray 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 understand and agree that
3.	Additionally, I/We hereby authorize Must FCU to provide such information
	deemed necessary to the Realtors or Authorized agents engaged in this transaction thereof, regarding the status of your loan application including but not limited to general credit status, contact information, loan amount, specific property information, and loan related status dates, as this information pertains to obtaining the mortgage financing required to complete our loan transaction.
4.	this authorization to any party names in the loan application.
5.	A copy of this authorization may be accepted as an original.
6.	Your prompt reply to West FCU or the investor that purchased the mortgage is appreciated.
	Date Date
Social S	ecurity Number: Social Security Number: