

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.

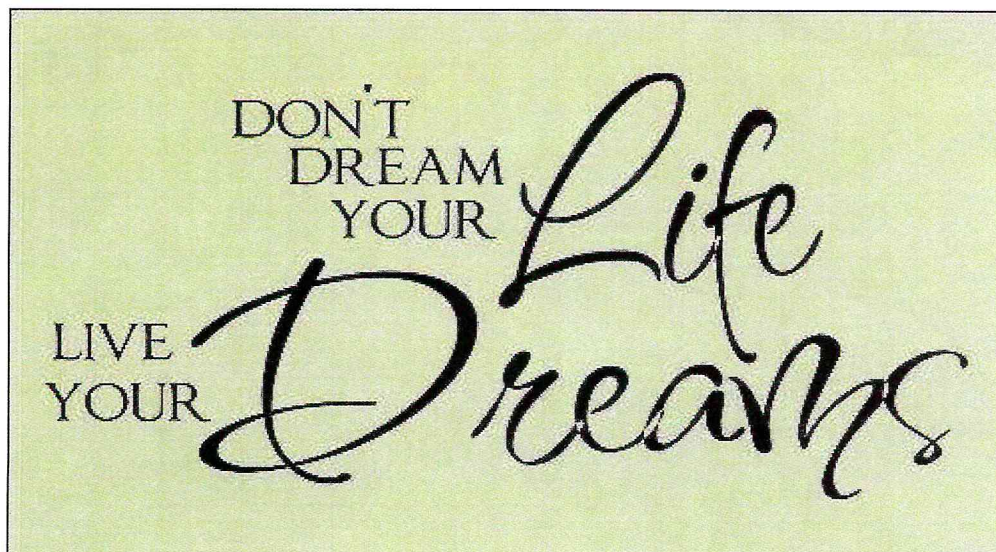
To begin this process we will need:

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):

<u>Borrower</u>	<u>Co-Borrower</u>	I. TYPE OF MORTGAGE AND TERMS OF LOAN	
Mortgage Applied for:	<input type="checkbox"/> VA <input type="checkbox"/> FHA	<input type="checkbox"/> Conventional <input type="checkbox"/> USDA/Rural Housing Service	<input type="checkbox"/> Other (explain): Agency Case Number: _____ Lender Case Number: _____
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):

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"/> Construction <input type="checkbox"/> Other (explain): <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent			Property will be: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment		
<i>Complete this line if construction or construction-permanent loan.</i>					
Year Lot Acquired	Original Cost \$	Amount Existing Liens \$	(a) Present Value of Lot \$	(b) Cost of Improvements \$	Total (a + b) \$ 0.00
<i>Complete this line if this is a refinance loan.</i>					
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)
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"/> Unmarried (include single, divorced, widowed)		Dependents (not listed by Co-Borrower)		<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)		Dependents (not listed by Borrower)		<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)		Dependents (not listed by Borrower)		<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)		Dependents (not listed by Borrower)																	
Present Address (street, city, state, ZIP)				<input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.				Present Address (street, city, state, ZIP)				<input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.																			
Mailing Address, if different from Present Address								Mailing Address, if different from Present Address																							
<i>If residing at present address for less than two years, complete the following:</i>																															
Former Address (street, city, state, ZIP)								<input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.								Former Address (street, city, state, ZIP)								<input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.							

Borrower				IV. EMPLOYMENT INFORMATION				Co-Borrower							
Name & Address of Employer		<input type="checkbox"/> Self Employed		Yrs. on this job		Yrs. employed in this line of work/profession		Name & Address of Employer		<input type="checkbox"/> Self Employed		Yrs. on this job		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:

Borrower		IV. EMPLOYMENT INFORMATION (cont'd)		Co-Borrower	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from – to)	Name & Address of Employer	<input type="checkbox"/> 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	<input type="checkbox"/> Self Employed	Dates (from – to)	Name & Address of Employer	<input type="checkbox"/> 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*	\$	\$	\$ 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 other income" below)			0.00	Homeowner Assn. Dues		
				Other:		
Total	\$ 0.00	\$ 0.00	\$ 0.00	Total	\$ 0.00	\$ 0.00

* 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		
Description		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.		
Cash deposit toward purchase held by:	\$			
<i>List checking and savings accounts below</i>			Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$	Acct. no.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$	Acct. no.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$	Acct. no.		

VI. ASSETS AND LIABILITIES (cont'd)

Name and address of Bank, S&L, or Credit Union		Name and address of Company		\$ Payment/Months	\$
Acct. no.	\$	Acct. no.			
Stocks & Bonds (Company name/ number & description)	\$	Name and address of Company		\$ Payment/Months	\$
		Acct. no.			
Life insurance net cash value	\$	Name and address 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)	\$	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.	\$ 0.00	Net Worth (a minus b)	\$ 0.00	Total Liabilities b.	\$ 0.00

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	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$

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

VII. DETAILS OF TRANSACTION

VIII. DECLARATIONS

a. Purchase price	\$	<p>If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.</p> <p>a. Are there any outstanding judgments against you?</p> <p>b. Have you been declared bankrupt within the past 7 years?</p> <p>c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?</p> <p>d. Are you a party to a lawsuit?</p> <p>e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?</p> <p>(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.)</p>	<p>Borrower</p> <p>Yes No</p>		<p>Co-Borrower</p> <p>Yes No</p>	
b. Alterations, improvements, repairs			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Land (if acquired separately)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Refinance (incl. debts to be paid off)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Estimated prepaid items			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Estimated closing costs			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. PMI, MIP, Funding Fee			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Discount (if Borrower will pay)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Total costs (add items a through h)	0.00					

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 X	Date	Co-Borrower's Signature X	Date
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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 than 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?
Borrower Yes No Co-Borrower Yes No

 Business Assets
 Credit Card Advance
 Gift Funds
 Unsecure Loan
 Other(explain): _____

Liabilities

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

10. Have you acquired any new debt within the last 30 days?
Borrower Yes No Co-Borrower Yes No
If yes, explain: _____

11. Do you have any additional loan or debts not reported on your credit report?
Borrower Yes No Co-Borrower Yes No
If yes, explain: _____

12. If you have had a divorce within the last 18 years, we might need a copy of your divorce decree and any attachments.

Borrower Initials _____ Co-Borrower Initials _____

Real Estate

13. Owner occupied purchase transaction only: have you ever refinanced an owner occupied property within the last 12 months?
Borrower Yes No Co-Borrower Yes No
If yes, explain: _____

14. Do you own vacant land?
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 liability (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

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 co-borrower, 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

Co-Borrower

Date

Date Prepared:

Borrower's Certification & Authorization

Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from Mountain West FCU.
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 Mountain West FCU reserves the right to change the mortgage loan review process 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 from Mountain West FCU.
As part of the application process, Mountain West FCU 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 understand and agree that Mountain West FCU reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. Additionally, I/We hereby authorize Mountain West 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. Mountain West FCU or any investor that purchases the mortgage may address 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 Mountain West FCU or the investor that purchased the mortgage is appreciated.

Date

Date

Social Security Number:

Social Security Number: