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 in 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 interpret to 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):

/ 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:	Borrower	Borrower Co-Borrower																
Applied for: FrA USDA/Rural Object (explain); Arrount Interest Rate Other (explain); GPM Subject Property Address (street, city, state, & ZIP) INCOUNT INFORMATION AND PURPOSE OF LOAN No. of Unit Subject Property Address (street, city, state, & ZIP) INCOUNT INFORMATION AND PURPOSE OF LOAN No. of Unit Legal Description of Subject Property (attach description if necessary) Year Built Year Built Purpose of Loan Improvements Construction permanent toan. Other (explain); Property will be: Year, Different Bit for structure on construction-permanent toan. Other (explain); Property will be: Total (a+b) Sequrited \$ \$ \$ \$ \$ Acquired \$ \$ \$ \$ \$ Source of Down Payment, Settlement Charges and/or Subardinate Financing (explain) Cost S Total (a+b) (Provements Cost S Source of Down Payment, Settlement Charges and/or Subardinate Financing (explain) Cost S S S Source of Down Payment, Settlement Charges and/or Subardinate Financing (explain) Cost S Secal Security Number (model do str. or Sr. if applicable) Social Security Number (Include Singe, divorced, wi					I. TYPE OF N		AND T	ERMS OF	LO	AN								
\$ %			FHA USDA/Rural						Agency Case Number Lender Case Nur						nber			
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Purpose of Loan	Subject Prop	perty Addre	ess (street, city,	state, & ZIP)										1	No. of	Units		
□ Refinance □ Construction-Permanent Image: Construction Permanent Permeter Permet Permanent Permenent Permanent Permanent	Legal Description of Subject Property (attach description if necessary)														Year B	Built		
Year Lot Acquired Acquired S Original Cost Acquired S Amount Existing Liens S (a) Present Value of Lot (b) Cost of Improvements S Total (a+b) Acquired S S S S S S S Complete this line if this is a refinance loan. Year Acquired S S S S S S Complete this line if this is a refinance loan. Year Acquired S S S Describe Improvements Cost S Imade I to be march	Purpose of L				Permanent	Other (explain	ı):					Seco	ndary R	esidence	lnv	/estmen		
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Image: Second	Borrower's N	Name (Inclu	ide Jr. or Sr. if a	applicable)			Co-B	orrower's N	ame	(include)	Jr. or Sr. if	applicab	le)					
Image: Second	0		Llaws Dhave (in	-1		Viz Oshaal	0	O a susitiva Nia						(0		
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Former Address (street, city, state, ZIP) Own Rent_No. Yrs. Former Address (street, city, state, ZIP) Own Rent_No. Yrs.																		
	If residing a	at present	address for le	ss than two	years, comple	te the followin	g:											
Former Address (street, city, state, ZIP) Own Rent_No. Yrs. Former Address (street, city, state, ZIP) Own Rent_No.	Former Add	ress (stree	t, city, state, ZIF	?) [Own Re	nt No. Yrs.	Form	er Address	(stre	et, city, s	tate, ZIP)		Own	n 🗌 Ren	it	No. Yrs.		
	Former Add	ress (stree	t, city, state, ZIF	P) [_Own	nt No. Yrs.	Form	er Address	(stre	et, city, s	tate, ZIP)		Own	n 🗌 Ren	it	No. Yrs.		
Borrower Uniform Residential Loan Application Co-Borrower Fannie Mae Form 1003 7/05 (rev.	Uniform Bosid	ontial	Application									E		Form 1003	7/05 /	rov 6/00		

	Borrower		IV. EMPL	LOYMENT INFORMATION Co-Borrower								
Name & Address of Employer Self Employed			Yrs. on this	s job	Name & A	Address of Employer	Self	Employed	Yrs. on this job			
			Yrs. employ line of work	yed in this <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	area code)	Position/T	itle/Type of Business	Business I	s Phone (incl. area code)				
If employed in current	position for le	ss than two yea	rs or if curre	ently emplo	yed in more	e than one position, con	nplete th	e following:	,			
Name & Address of Em	ployer	Self Employed	Dates (fron	n-to)	Name & A	Address of Employer	Employed	Dates (from-to)				
			Monthly Inc \$	come					Monthly Income \$			
Position/Title/Type of Bu	usiness	Business	Phone (incl. a	area code)	Position/T	itle/Type of Business		Business I	ss Phone (incl. area code)			
Name & Address of Em	ployer	Self Employed	Dates (fron	n-to)	Name & A	Address of Employer	Self	Employed	Dates (from-to)			
			Monthly Inc \$	come			Monthly Income \$					
Position/Title/Type of Bu	usiness	Business	Phone (incl. a	area code)	Position/T	itle/Type of Business		Business I	ness Phone (incl. area code)			
Name & Address of Em	ployer	Self Employed	Dates (fron	n-to)	Name & Address of Employer Self Emplo				Dates (from-to)			
			Monthly Inc \$					Monthly Income \$				
Position/Title/Type of B	usiness	Business	Phone (incl. area code) Position/Title/Typ			ïtle/Type of Business		Business I	Phone (incl. area code)			
Name & Address of Em	ployer	Self Employed	Dates (fron	n-to)	Name & A	Address 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 I	Phone (incl. area code)			
	V. I	MONTHLY INCO	ME AND CO		OUSING EX	(PENSE INFORMATION						
Gross Monthly Income	Borrowe	r Co-E	Borrower	Тс	otal	Combined Monthly Housing Expense	Pr	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 Other (before completing,				Mortgage Insurance								
see the notice in "describe other income," below)						Homeowner Assn. Dues Other:						
Total	\$	\$		\$		Total	\$		\$			
* Self Employed E Describe Other Income B/C	Notice:	Alimony, child su	upport, or sep	parate maint	enance inco	h as tax returns and finar ome need not be revealed have it considered for re	if the		Monthly Amount			
									\$			

Borrower

Co-Borrower _

Fannie Mae Form 1003 7/05 (rev. 6/09) Calyx Form - Loanapp2.frm (09/2013)

so that the Statement can be meaningfully was completed about a non-applicant spot	use or of	ther pe	erson, this								r other per		o		
ASSETS Cash or Description Market Value Cash deposit toward purchase held by:					Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstandin 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.										
						LIABIL	ITIES			onthly Pa Ionths Le	paid Balance				
List checking and savings accounts below Name and address of Bank, S&L, or Credit Union					Name and a		_	Payment/I		\$					
					Acct. no.				_						
Acct. no.	\$				Name and a	address of Co	mpany		\$	Payment/I	Vonths	\$			
Name and address of Bank, S&L, or C	redit Ur	non			Acct. no.										
Acct. no.	\$					address of Co	mpany		\$	Payment/I	Nonths	\$			
Name and address of Bank, S&L, or C		nion			-										
					Acct. no. Name and a	address of Co	mpany		\$	\$ Payment/Months					
Acct. no.	\$. ,			,					
Stocks & Bonds (Company name/number description)	Stocks & Bonds (Company name/number description)														
					Acct. no.	address of Co		\$	Payment/I	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 and address of Company					Payment/I	Months	\$			
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 Montl	hly Payment	s		\$			1			
Total Assets a.	\$				Net Worth (a minus b) => \$					Total Liabilities b.					
Schedule of Real Estate Owned (if add Property Address (enter S if sold, PS it	litional p	•	ties are ov Type of	wne 		uation sheet)	of	Gross	M	ortgage	Insura Mainten	,	Net		
sale or R if rental being held for incom	e)		Property	ľ	Market Value	Mortgages 8	& Liens	Rental Income	Pa	yments	Taxes &	Misc.	Rental Income		
				\$		\$		\$	\$		\$		\$		
				-											
			Totals	\$		\$		\$	\$		\$		\$		
List any additional names under which Alternate Name	credit I	has pr	reviously b		en received an Freditor Name	d indicate ap	propria	te creditor name	(s) an		number(s ccount Nu				
							Bor	ower							

VII. DETAILS OF TRANSACTION VIII. DECLARATIONS							
a. Purchase price	\$	If you answer "Yes" to any questions a through i,	Borrow	er	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?		\exists			
d. Refinance (incl. debts to be paid off)		b. Have you been declared bankrupt within the past 7 years?		_			
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? (This would include such loans as home mortgage loans, SBA loans, home improvement					
i. Total costs (add items a through h)		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? If "Yes," complete question m below.					
m. Loan amount (exclude PMI, MIP, 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),					
o. Loan amount (add m & n)		second home (SH), or investment property (IP)?		_			
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 undersigned specifically represents to	Lender and to Lende	's actual or potential agents, brokers, processors, attorneys, insurers, servicers, su	cossor	c 20	d assigns and		

agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented 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 representa-tion 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 which water any sector is a strain the sector is a sector in a sector is a sector is a sector is a sector in a sector is a sector is a sector in a sector is a sec

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.

If you would like a copy of the appraisal report, contact:	Capital Concepts, Inc.	11200 Westhe	eimer-Suite 150 Hous	ton, TX 77042				
Borrower's Signature	Date	Co-Borrower's	Signature		Date			
X		X						
X. INFORMAT	ION FOR GOVERNME	NT MONITORI	NG 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 nay 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	on	CO-BORROWE	R 🗌 I do not wish to furnis	h this information				
Ethnicity: Hispanic or Latino Not Hisp	anic or Latino	Ethnicity:	Hispanic or Latino	Not Hispanic	or Latino			
Race: American Indian or Asian Alaska Native Native Hawaiian or Other Pacific Isla	Black or African American African American	Race:	American Indian or Alaska Native Native Hawaiian or C	Asian Asian	Black or African American White			
Sex: Female Male		Sex:	Female	Male				

To be Completed by Leen Originatory

(P) 713-651-9500 (F) 713-651-9844		221656	Houston, TX 77042
Capital Concepts, Inc.			11200 Westheimer-Suite 150
Loan Origination Company's Name		Loan Origination Company Identifier	Loan Origination Company's Address
Loan Originator's Name (print or type)		Loan Originator Identifier	Loan Originator's Phone Number (including area code)
<u>X</u>			
Loan Originator's Signature			Date
In a telephone interview	By the applicant and	submitted via e-mail or the internet	
In a face-to-face interview		I submitted by fax or mail	
This information was provided:			
To be completed by Loan Originator.			