Borrower Signature Authorization

its program. It will not be disclose application for approval as a pros Chapter 37 (if VA); by 12 USC, \$ seq. (if USDA/FmHA).	ed outside the agency except as required a spective mortgagor or borrower may be dela Section 1701 et. seq. (if HUD/FHA); by 42	nd permi yed or re	assignees in determining whether you qualify as a prospe- litted by law. You do not have to provide this information, b rejected. The information requested in this form is authorize section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. se	ut if you do not your d by Title 38, USC,
Part I - General Informat	tion	,		
1. Borrower(s)		:	2. Name and address of Lender/Broker	
3. Date	4. Loan Number			
Part II - Borrower Author	rization			
holdings, and any other the Lender/Broker to or mortgage and landlord	asset balances that are needer der a consumer credit report references. It is understood t	ed to p and ve hat a	esent employment earnings records, bank a process my mortgage loan application. I f erify other credit information, including pa copy of this form will also serve as ed in the processing of my application for	urther authorize st and present authorization.
Borrower			Date	
Borrower			Date	

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								
				. TYPE OF M	ORTGAGE A	AND TERM	IS OF	LOAN				
Mortgage Applied for:	□ VA □ FHA	USDA		Other (explai	n):	Age	ncy Ca	se Number		Lender	Case Numbe	٦٢
Amount		Interest Ra		. of Months	Amortizatio	n Type:	F	ixed Rate	Oth	er (explai	n):	
\$			%					PM		M (type):		
Cubic et Drev				Roperty in	FORMATION	I AND PU	RPOS	E OF LOA	N			No. of Units
Subject Prop	perty Address	street, city,	state, & ZIP)									No. of Units
Legal Descr	iption of Subje	ct Property (attach descrip	otion if necessa	ary)							Year Built
Purpose of L	=		Construction Construction-F	Permanent	Other (explain):		Property wi	ll be: Residence	e 🗌 Secc	ndary Reside	ence Investm
				n-permanent								
Year Lot Acquired	Original Cost		Amount Exis	sting Liens	(a) Present V	alue of Lot		(b) Cost of	Improveme	ents	Fotal (a+b)	
	\$		\$		\$			\$		5	6	
	his line if this			nting Licza		ofinance		L Dese		monto		
Year Acquired	Original Cost		Amount Exis	sting Liens	Purpose of R	efinance		Descrip	e Improver	nents		to be mad
	\$		\$					Cost: \$				
Title will be I	held in what Na	ame(s)					Manı	her in which	Title will be	held		ate will be held ir
												Fee Simple Leasehold(show
Source of D	own Payment,	Settlement	Charges and/	or Subordinate	Financing (exp	olain)						expiration date)
		Borrower		III B	ORROWER I				C 0-	Borrow	or .	
Borrower's N	Name (include							ame (include			-	
	,		,									
Social Securi	ity Number Hor	ne Phone (in	cl. area code)	DOB (mm/dd/yy	yy) Yrs. School	Social Sec	urity Nu	umber Home	Phone (incl.	area code) DOB (mm/c	dd/yyyy) Yrs. Scho
	includes regist	ered domes	tic partners)	Dependents	(not listed by Co-Borrower)		d (inclu	des registere	ed domesti	c partners	Depend	dents (not listed b Borrower)
	ed (includes sin		• •	No.	CO-BOITOWEI)			cludes single		•	·	Borrower)
	•	gio, artoreo	a, maenea)	Ages		Separated Ages						
	dress (street, ci	ty, state, ZIF	P/ country)	-	nt No. Yrs.			(street, city,	state, ZIP/	country)	-	Rent No. Y
			<i>,,</i> <u> </u>							,		
Mailing Add	ress, if differen	t from Prese	ent Address			Mailing Ad	dress,	if different fr	om Presen	t Address	3	
						_						
If residing a	at present add	lress for les	ss than two y	ears, complet	te the followin	g:						
Former Add	ress (street, cit	y, state, ZIF	') []Own 🗌 Rer	ntNo. Yrs.	Former Ad	dress	(street, city,	state, ZIP)		Own]RentNo.Y
Former Add	ress (street, cit	y, state, ZIF	') 🗌]Own 🗌 Rer	nt No. Yrs.	Former Ad	dress	(street, city,	state, ZIP)		Own	RentNo. Y
							Borro	wer				
	ential Loan Appl orm 65 7/05 (re				Page	1	Co-B	orrower				1003 7/05 (rev. 6/ app1.frm (09/2013)

		IV. EMPLOYMENT INFORMATION				Co-Borrower				
Name & Address of Em	ployer Self	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 ¢profession				Yrs. employ line of work		
Position/Title/Type of B	usiness	Business	Phone (incl. a	area code)	Position/T	itle/Type of Business		Business I	Phone (incl. area code)	
If employed in current	position for less t	han 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 (from	n-to)	Name & Address of Employer Self Employ			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	Phone (incl. area code)	
Name & Address of Em	ployer Self	Employed	Dates (from	n-to)	Name & A	ddress of Employer	Self	Employed	Dates (from-to)	
			Monthly Inc \$	come					Monthly Income \$	
Position/Title/Type of Bo	usiness	Business	Phone (incl. a	area code)	Position/T	itle/Type of Business	Business I	Phone (incl. area code)		
Name & Address of Employer			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) Pc		Position/T	Position/Title/Type of Business			⁵ hone (incl. area code)	
Name & Address of Employer Self Employed			Dates (from-to)		Name & A	ddress of Employer	Self	Employed	Dates (from-to)	
			Monthly Income \$						Monthly Income \$	
Position/Title/Type of Bu	usiness	Business	Phone (incl. area code)		Position/Title/Type of Business			Business I	Phone (incl. area code)	
	V. MOI		ME AND CO		OUSING EX	(PENSE INFORMATION				
Gross Monthly Income	Borrower		orrower		Combined Monthly btal 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					
Total	\$	\$		\$		Other: Total	\$		\$	
	Borrower(s) may be Notice: Alin	equired to pr	pport, or sep	onal docume	enance inco	h as tax returns and finar ome need not be revealed have it considered for re	icial state		, v	
B/C									Monthly Amount	
									\$	

Borrower

Co-Borrower _

_

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					AND LIABILITIES									
This Statement and any applicable suppor so that the Statement can be meaningfull was completed about a non-applicant spo	y and fa	airly pre	sented on	a combined bas	sis; otherwise, separat	e Statements and	Schedules are	required. If	the Co	-Borrower section				
ASSETS		Cash o		Lichilitics	nd Bladged Access	List the graditar's p								
Description Cash deposit toward purchase held by:	<u>Ма</u> \$	arket V	/alue	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.										
			LIABILITIES		Monthly Pa Months Le	yment &								
List checking and savings accounts	below	,		Name and	address of Company	,	\$ Payment/I		\$					
Name and address of Bank, S&L, or Credit Union				Acct. no.					U U					
Appt pp	¢				address of Company	,	\$ Payment/I	Months	\$					
Acct. no. \$ Name and address of Bank, S&L, or Credit Union			Acct. no.											
					address of Company	,	\$ Payment/I	Months	\$					
Acct. no. Name and address of Bank, S&L, or C	Acct. no. \$ Name and address of Bank, S&L, or Credit Union							φ Paymenvionuis φ						
				Acct. no.			-							
				Name and	address of Company	,	\$ Payment/I	Months	\$					
Acct. no.	\$													
Stocks & Bonds (Company name/number description)	\$													
				Acct. no.										
				Name and	address of Company	,	\$ Payment/I	\$ Payment/Months \$						
Life insurance net cash value	\$													
Face amount: \$														
Subtotal Liquid Assets	\$						_							
Real estate owned (enter market value				Acct. no. Name and	address of Company	,	\$ Payment/I	Months	\$					
from schedule of real estate owned) Vested interest in retirement fund	\$			_	, , ,									
	\$			_										
Net worth of business(es) owned (attach financial statement)	Þ			Acct. no.			-							
Automobiles owned (make and year)	\$			Alimony/Ch Maintenand	ild Support/Separate e Payments Owed to	\$								
Other Assets (itemize)	\$.lob-Relate	d Expense (child care	union dues etc	:.) \$		-					
						, a aace, etc	.) +							
				Total Mont	hly Payments		\$		1					
Total Assets a.	\$			Net Worth (a minus b)	=> \$		Total Liabi	lities b.	\$					
Schedule of Real Estate Owned (if add	litional p	oroperti	ies are ov		nuation sheet)			Insura	nce					
Property Address (enter S if sold, PS i sale or R if rental being held for incom	f pendin	ng	Type of Property	Present	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Mainten Taxes &	ance,	Net Rental Income				
							•			<u>^</u>				
				\$	\$	\$	\$	\$		\$				
			Totals	\$	\$	\$	\$	\$		\$				
List any additional names under which Alternate Name	i credit l	has pre	eviously b	een received an Creditor Name		te creditor name		number(s) ccount Nu						
					Bor	rower								

Co-Borrower ____

VII. DETAILS OF TRANSAC	TION	VIII. DECLARATIONS				
a. Purchase price	\$	If you answer "Yes" to any questions a through i,	Borrower		Co-Bo	rrower
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?		Ц		
d. Refinance (incl. debts to be paid off)		b. Have you been declared bankrupt within the past 7 years?		Ц		
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)		(2) How did you hold title to the home-solely by yourself (S).				
p. Cash from/to Borrower (subtract j, k, I & o from i)		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 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 mis-representation 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 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.

Borrower's Sign	ature	Da	ate	Co-Borrower's Si	gnature	Date			
	X. I	NFORMATION FOR		NT MONITORIN	G PURPOSES				
opportunity, fair ho not discriminate ei may check more to observation and s	busing and home mortgage ther on the basis of this info han one designation. If you urname if you have made th	disclosure laws. You are ormation, or on whether you do not furnish ethnicity, i nis application in person.	e not required to fu ou choose to furnis race, or sex, unde If you do not wish	urnish this information sh it. If you furnish the r Federal regulations to furnish the inform	n, but are encouraged to do he information, please provi s, this lender is required to r	the lender's compliance with equal cred so. The law provides that a Lender ma ide both ethnicity and race. For race, yo note the information on the basis of visual x below. (Lender must review the above type of loan applied for.)			
BORROWER	I do not wish to furnish	this information		CO-BORROWER	I do not wish to furnish	this information			
Ethnicity:	Hispanic or Latino	Not Hispanic or Lati	ino	Ethnicity:	Hispanic or Latino	Not Hispanic or Latino			
Race:	 American Indian or Alaska Native Native Hawaiian or Oth 	A	Black or African American White	Race:	 American Indian or Alaska Native Native Hawaiian or Oth 	Asian Black or African American her Pacific Islander White			
Sex:	Female	Male		Sex:	Female	Male			
To be Complete This information w In a face-to-fa In a telephone Loan Originator's a	ace interview e interview	By the applicant and By the applicant and By the applicant and			Date				
Loan Originator's	Name (print or type)		Loan Originator	Identifier	Loan Originator's Pho	one Number (including area code)			
Loan Origination Company's Name			Loan Origination	Company Identifier	Loan Origination Cor	Loan Origination Company's Address			
	al Loan Application 65 7/05 (rev. 6/09)		Page	4	I	Fannie Mae Form 1003 7/05 (rev. 6/09 Calyx Form - Loanapp4.frm (09/2013)			

Demographic Information Addendum. This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Ethnicity: Check one or more Hispanic or Latino Mexican Puerto Rican Cuban	Race: Check one or more American Indian or Alaska Native – Print name of enrolled or principal tribe:					
Conter Hispanic or Latino – Print origin: For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on. Not Hispanic or Latino I do not wish to provide this information ex Female Male I do not wish to provide this information	 Asian Asian Indian Chinese Filipino Japanese Korean Vietnamese Other Asian - Print race: For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on. Black or African American Native Hawaiian or Other Pacific Islander Native Hawaiian Guamanian or Chamorro Samoan Other Pacific Islander - Print race: For example: Fijian, Tongan, and so on. White 					
	I do not wish to provide this information					
To Be Completed by Financial Institution (for application taken in	n person):					
Was the ethnicity of the Borrower collected on the basis of visual obs Was the sex of the Borrower collected on the basis of visual observat Was the race of the Borrower collected on the basis of visual observa	ion or surname? ONO OYES					
The Demographic Information was provided through:						
OFace-to-Face Interview (includes Electronic Media w/ Video Compone	ent) OTelephone Interview OFax or Mail OEmail or Internet					

HANDWRITTEN BUSINESS PURPOSE LETTER

•	e, in handwritten form, a short description of your business plan and how t ised. Please be as detailed as possible.	he
Borrower's Na	me:	
Property Addres	s:	
Initial	I agree I am getting this loan as a business purpose loan. If I subsequently move into	the
subject property,	t is still considered a business loan, not a consumer loan.	
Allocation of	oan Funds Estimated Amount	
-	\$	-
B	\$\$	-
С.	\$	
D	\$\$	-
E	\$	
F	\$	-
	Total: \$	_
Applicant:	SIGN HERE X Date:	
Applicant:	SIGN HERE X Date:	



1307 West Sixth Street # 219, Corona, CA 92882 Tel: (951) 254-3712 Fax: (951) 710-6411

CREDIT CARD AUTHORIZATION FORM

I, ______, hereby authorize Happy Investments, Inc. to charge my credit card for the total amount as shown below. A Photostat or facsimile copy of this authorization shall be valid as the original.

1. Credit card details: Card Vendor:	VISA	MASTERCARD			
Card Holder's Name:	Exact	ly as printed on your cre	ditoord		
Card Number:			_		
Expiry Date (MM/YY):	/				
Card Security Code:	-	the last 3 digits insic back of your card	le the signatu	re area loca	ated on the
2. Billing address to which ye	our credit card	statement is mailed	:		
Address:					
City:			S	tate:	Zip
3. Phone number for the abo	ve address:	()			
4. Description of your order:	Tri-Merge Crea	lit Report with Credit	Scores		
 5. Total amount in US Dollars Notice: The charge from "Ci 6. Borrower's information if c 	reditPlus" will app	bear on your next cre			
Borrower First Name		Middle Initial_	Last n	ame	
Social Number		Date of	Birth		
Co-Borrower First Name		Middle Init	ial La	st name	
Social Number	. <u> </u>	Date of	Birth		
Home Address					
City	S	tate Zip	Y	ears at this	s Address
Signature of Cardholder:			Date		
Signature of Borrower:			Date		
Signature of Co-Borrower:			Date		