

Submission Checklist and Questions for Mobile Home Parks Real Estate Only

- **Complete Commercial Loan Application or 1003 on Borrower.**
- Detailed operating statements and Tax returns: 3 years property tax returns, YTD balance sheet and Income/Expense Report and details on secured debt currently encumbering community.
- □ <u>Current Rent Roll</u>: on the real estate. Include rent roll summary showing total sites including vacant, revenue producing sites, average rent and dates of lease signing and expiration.
- **Personal Financial Statement** and three (3) years tax returns on borrower.
- Outline minimum underwriting standards for new residents: credit history/ FICO score; debt to income ratio; along with any other minimum requirements or guidelines.
- **<u>Copies of standard lease documentation</u>**. Include each type of format utilized.
- □ **<u>Copy of Rules and Regulations</u>** for the MHP.
- **<u>Copies of:</u>** any surveys, appraisals, engineering reports and title policies of the property.
- **<u>Bio on borrower</u>** detailing real estate experience, MH experience and sales experience.
- **<u>Pictures of the property.</u>**

Please answer the following Questions:

- Who is currently managing the MHP?
- <u>Number of single wide and double wide units?</u> Total _____ Single ____ Double _____
- <u>Type of streets:</u> Paved, rock, dirt ect.:
- **<u>Utilities:</u>** Does the park have public utilities or private wells and sewage treatment?
- What utilities are paid by park and by tenants?
- What is the approximate age of units in the park?
- How many park owned units?
- <u>% Occupancy:</u>
- Are homes skirted with hitches/jackposts concealed and on concrete pads?

Equity Development | 22287 Mulholland Highway Suite 198, Calabasas CA 91302 310-737-8420

PRINCIPAL / BORROWER(s) INFORMATION FORMS

(Please list information on all company principals, owners and loan guarantors. Anyone who co-signs for the loan or owns more than 20 percent of stock in the operating company should be listed as a principal. Make additional copies of this blank form if necessary).

Principal 1							
First Name:	<u>Full</u> Middle Nam	e:	Last Nam	e:			
Aliases or maiden names (If known	n by more than on	e name, please gi	ve dates)				
1		From:	(Mo/Yr)	Го:	(Mo/Yr)		
2		From:	(Mo/Yr)	Го:	(Mo/Yr)		
Title:							
Ownership Percentage:	Date of Birth:						
Place of Birth:	Social Security Number:						
U.S. Citizen? 🖂 Yes 🖂 No		Home Telephone Number:					
If no, provide resident alien number	and a copy of	_					
front and back of resident alien card	l						
Home Address:				From:	(Mo./Yr.)		
				To:	(Mo./Yr.)		
City:	State:		Zip Code:				
Prior Home Address (if fewer than	3 years at above)		•	From:	(Mo./Yr.)		
	•			To:	(Mo./Yr.)		
City:	State:	Zip Code:					

Personal information: Name:		SS#:	
Date of Birth:	Place of Birtl	1:	
Residence Telephone:	Business Tel	ephone:	
Residence Address:			
From:	To:	Present Date.	
Previous Address:			
From:	To:		
Spouse's Name:		SS#:	
Are you employed by the U.S. Government?	Yes □(No Age	ncy/Position:	
Are you a U.S. citizen? \Box (Yes \Box (No If no,	give Alien Registration N	lumber:	
Education: High School/College/Technical Name/Location	Dates Attended	Major	Degree/Certification
Military Service Background:			
Branch of Service:	Dates of Service:		
Work Experience: List chronologically, starting v	vith present employment.		
Company Name/Location:			
From:	То:		
Duties:			
Company Name/Location:			
From:	То:		
Duties:			
Company Name/Location:			
From:	То:		
Duties:			

PERSONAL FINANCIAL STATEMENT BORROWER(s)

AS OF _______Complete this form for: (1) each proprietor, or (2) each limited partner who owns 20% or more interest and each general partner, or (3) each stockholder owning 20% or more of voting stock, or (4) any person or entity providing a guaranty on the loan.

Name:

Residence Address:

Residence Phone:

Business Phone:

City, State, & Zip Code:

Business Name or Applicant/Borrower: _

	(Omit Ce	nts)	LIABILITIES	(Omit Cen			
Cash on hand & in Banks		Account Pavable		\$ \$			
Ψ			anks and Others	\$			
RA or Other Retirement Account		(Describe in Se					
		Installment Account	t (Auto)	\$			
		Mo. Payments	\$	•			
(Complete Section 8)		Installment Account	t (Other)	\$			
Stocks and Bonds\$		Mo. Payments		•			
(Describe in Section 3)		Loan on Life Insura	ince	\$ \$			
Real Estate \$		Mortgages on Real	Estate	\$			
(Describe in Section 4)		(Describe in Sec	ction 4)	\$			
Automobile-Present Value \$				Φ			
		(Describe in Sec		\$			
(Describe in Section 5)				Φ			
Other Assets \$		(Describe in Se	ction 7)				
(Describe in Section 5) \$				¢			
		Total		Ψ			
Total \$							
		Net Worth (Assets	minus Liabilities)	\$			
				Ψ			
Section 1. Source of Income		Contingent Liabilities					
\$				\$			
, , , , , , , , , , , , , , , , , , ,			Maker	\$			
cet investment medine			lgments	\$			
Cal Estate medine ¢			al Income Tax	\$			
Other Income (Describe below)*		Other Special Debt		Ψ			
Description of Other Income in Section 1.							
*Alimony or Child support payments need not be disclosed in "Other Is	ncome" unless it is desired	to have such payments count	ed towards total income.				
*Alimony or Child support payments need not be disclosed in "Other In Section 2. Notes Payable to Banks and Others. (Use attachme							
Section 2. Notes Payable to Banks and Others. (Use attachme	ents if necessary. Each attac	hment must be identified as a	a part of this statement and signed).	How secured o			
Section 2. Notes Payable to Banks and Others. (Use attachme	ents if necessary. Each attac Original	hment must be identified as a Current Paym	a part of this statement and signed). ent Frequency (monthly,				
	ents if necessary. Each attac	hment must be identified as a	a part of this statement and signed). ent Frequency (monthly,				
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Section 3.	Stocks and Bonds. (Use attachments if n	ecessary. Eacl	n attachment must be identifie	ed as a part of this staten	nent and signed).						
Number of Shares	Name of Secur	ities Co	st	Market Value Quotation/Exchange	Date of Quotation/Ex	xchange Total Value						
Section 4. Real Estate	Section 4. Real Estate Owned. (List each parcel separately. Use attachment if necessary. Each attachment must be identified as a part of this statement and signed).											
		Propert	y A	Property B		Property C						
Type of Property												
Address												
Date Purchased												
Original Cost												
Present Market Value												
Name & Address of Mortgage Holder												
Mortgage Account Nu	mber											
Mortgage Balance												
Amount of Payment p	er Month/Year											
Status of Mortgage												
Section 5. Other	Personal Property			ny is pledged as security, state name quent, describe delinquency).	and address of lien holder, ar	mount of lien, terms						
				•								
Section 6. Unpai	d Taxes. (Descri	be in detail, as to type,	to whom payabl	le, when due, amount, and to wha	t property, if any, a tax lien	attaches).						
Section 7. Other	Liabilities. (Desci	ibe in detail).										
Section 8. Life In	nsurance Held.	(Give face amount and	cash surrender	value of policies – name of insura	ance company and beneficia	aries).						
				sary to verify the accurate ements contained in the a								
				of either obtaining a loan								
Signature:			Date:	Social Security	Number:							
Signature:			Date:	Social Security	Number:							

	MULTIFAMILY, RETAIL AND OFFICE RENT ROLL											
Borr	ower: erty Address:					Name	e of Project:	:				
Prop Zin:	erty Address:					City:			ST:			
Tota	Number of Units:		Number of Vacant Units:				Effective	port:				
Apt #	Tenants Name	# Bdr / Bath	Sq. Ft	Vacant/ Occupied	Monthly Rent \$	Occupancy Date	Expiration Date	Last Rent Increase	Sec 8 Y / N	Any Rent Concessions Amounts		
Mont	hly Rent Scheduled											
All U	nits											
	thly Laundry Income bursement Income				_							
	· Income				-							
Misc												
Total Incon	Gross											
	t utilities are includ	ed in rer	nt?]	Flectricity	Caple	TV Cas	Carbag	y Water	н	aat		
	e property subject to					Gas			110			
	t has been your aver					he preceding	12 months?	%)			
ICE	RTIFY, TO THE B	EST OF	мук	NOWLED	GE UND	FR PENALT	V OF PER I	IIRV THA	г тне г	NFORMATION		
	EIN IS TRUE AND											
									-			
										_		
Borr	ower/Guarantor		Date			Property Man	agement Co	ompany	Date			
Print	Name					Print Name						

INCOME / EXPENSE REPORT

Property Name:	Property Type:		
Property Address:	City, State Zip:		
ANNUAL INCOME	Year Before Last	Last Year	Year to date 1/1 To /20
Actual Rent Collected			
Laundry Income			
Reimbursement Income			
Late Fees			
Miscellaneous Income			
TOTAL INCOME COLLECTED			
FIXED ANNUAL EXPENSES			
Real Estate Taxes			
Other Taxes and Assessments			
Insurance			
Licenses			
Other			
OPEATIONAL EXPENSES			
Fuel/Gas			
Electricity			
Water and Sewer			
Trash and Snow Removal			
Pest Control			
Building Maintenance & Repairs			
Cleaning Expenses			
Supplies			
Off Site Management			
On Site Management			
Advertising/Telephone/Bank Charges			
Legal and Professional			
Other			
REPLACEMENT RESERVES (Non-Recurr	ing)		
Carpet/Drapes/Blinds			
Appliances Heating/AC/Roof			
Other			
TOTAL EXPENSES & REPLACEMENT RESER	RVES		
I/we fully understand that it is a federal crime punishable by find facts as applicable under the provisions of Title 18, United States		ly make false statemen	its concerning any of the above
By: I Seller	Date:		
Selici			
	Date:		
Management Company			

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 \Box 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 \Box the income or assets of the Borrower's spouse will not be used as a basis for loan qualification, but his or her liabilities must be considered because the 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.

					Ι. ΤΥ	PE OF N	IORTGAG	E AND TI	ERMS OF	LOAN						
Mortgage Applied for:	🗆 VA 🖵 Fha		 Conventiona USDA/Rural Housing Ser 		Other (e	xplain):		Agency Ca	ase Numbe	r		Lender C	ase Numb	er		
Amount \$			Interest Rate		lo. of Mont		Amortization Type:	GPM		Othe	r (explain): I (type):					
				11	. PROP	ERTY IN	FORMATIO	ON AND I	PURPOSI	E OF L	OAN					
Subject Prop	erty Addres	ss (stre	eet, city, state, &	zIP)											No. of Un	its
Legal Descrip	ption of Sub	oject P	roperty (attach	descript	ion if nece	ssary)								Y	ear Built	
Purpose of L	🖵 Re	financ	e 🛛 Construc	tion-Per	manent	Other (e	explain):		P	roperty v Primar	vill be: y Residence	Secor	ndary Resi	dence 🗆	Investmen	nt
Complete thi			tion or construc	-												
Year Lot Acquired	Original C	ost		Amou \$	nt Existing	Liens	(a) Pre \$	sent Value	of Lot	(b) C \$	ost of Improv	ements	Total \$	(a + b)		
Complete thi	φ ia lina if this		efinance loan.	φ			φ			φ			φ			
Year Acquired	Original C		efinance Ioan.	Amou	nt Existing	Liens	Purpos	e of Refina	nce		Describe In	nprovemen	ts 🗅 m	ade 🗅	to be made	
·	\$			\$							Cost: \$					
Title will be h	eld in what	Name	(S)						Manner in	which Tit	le will be hel	d			will be held i	in:
Source of Do	wn Paymer	nt, Set	tlement Charges	s and/oi	Subordina	ate Financi	ing (explain)							🗆 Lea	Simple sehold w expiration date	e)
			Borro	wer		III. B	ORROWE	r infori	MATION		Co-Bo	orrower				
			or Sr. if applicabl								Jr. or Sr. if ap	. ,				
	-		Phone (incl. ar						-							loi
 Married Separated 	d divor	ced, w	(include single, idowed)	no.	a	ges	o-Borrower)	 Married Separa 	ted div	orced, w	,	no.		ges		
Present Addr	ress (street,	, city, s	tate, ZIP)	U 0	wn ם Re	nt	No. Yrs.	Present Ac	ddress (stre	et, city, s	tate, ZIP)		wn 🗖 Re	nt	No. Yr	s.
If residing at	present ad	dress	m Present Addr	o years							m Present A			-4	No. Vie	
Former Addre	ess (street,	city, s			wn 🖵 Re				ldress (stree		. ,		wn 🖵 Re	nt	No. Yr:	S.
Nome 0 A-1			Borro		malaure						Co-Bo		malayer	Vrc		
Name & Add	ress of Emp	bioyer			-mpioyea		oyed in this rk/profession		ddress of E	mpioyer			Employed	Yrs. emp	loyed in this ork/professio	
Position/Title/	/Type of Bu	siness	i		Business	Phone (inc	I. area code)	Position/Ti	tle/Type of E	Business			Business	Phone (in	cl. area cod	e)
If employed i	in current n	neitin	n for less than t	WO VAS	's or if our	rentlv emn	loved in more	than one r	nosition co	mnlata ti	he following:					
Name & Add	-			-		Dates (fro	-	-	ddress of E	-	ie ieneming.		Employed	Dates (fr	om – to)	
		Jioyoi			Imployed	Monthly Ir				mpioyer			Imployed	Monthly		
						¢								¢		
Position/Title/	/Type of Bu	siness	;		Business	∣⊅ Phone (inc	I. area code)	Position/Ti	tle/Type of E	Business			Business	⊅ Phone (in	cl. area cod	e)
Name & Add	ress of Emr	olover		Self E	Emploved	Dates (fro	m – to)	Name & A	ddress of E	mplover		Self E	Employed	Dates (fr	om – to)	
	ľ						,							,	,	
						Monthly Ir	ncome	Ī						Monthly	Income	
Docition /T'l	Tuna of D	oine -			Duoine	Ψ Dhana /!		Docition /T	tlo/Ture 1 "	Ducin			Ducina	Ψ Dhare "	ol oron '	
Position/Title/	riype of Bu	siness			BUSINESS	rnone (inc	l. area code)	Position/ [ue/ Type of E	SUSINESS			BUSINESS	rnone (in	cl. area cod	e)

	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				Homeowner Assn. Dues								
other income," below)				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.

Monthly Amount

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 spouse, this Statement and supporting schedules must be completed about that spouse also.

		Completed 🖵 Jointly 🗖 Not Joint								
ASSETS Description	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								
Cash deposit toward purchase held by:	\$		tinuation sheet, it necessary state owned upon refinancir	ng of the subject property.	liities which will de					
			LITIES	Monthly Payment & Months Left to Pay	Unpaid Balance					
List checking and savings accounts belo		Name and address of Com	bany	\$ Payment/Months	\$					
Name and address of Bank, S&L, or Cred	it Union	A								
<u> </u>		Acct. no.			<u>ــــــــــــــــــــــــــــــــــــ</u>					
Acct. no.	\$	Name and address of Com	bany	\$ Payment/Months	\$					
Name and address of Bank, S&L, or Cred	it Union									
		Acct. no.								
Acct. no.	\$	Name and address of Com	bany	\$ Payment/Months	\$					
Name and address of Bank, S&L, or Cred	it Union									
		Acct. no.								
Acct. no.	\$	Name and address of Com	oany	\$ Payment/Months	\$					
Name and address of Bank, S&L, or Cred	it Union	Acct. no.								
Acct. no.	\$	Name and address of Com	2021/	\$ Payment/Months	\$					
Stocks & Bonds (Company name/number & description)			Jany	ş rayment/wontins	Φ					
		Acct. no.								
		Name and address of Com	nany	\$ Payment/Months	\$					
Life insurance net cash value	\$		July	φ i aymonaio	Ψ					
Face amount: \$										
Subtotal Liquid Assets	\$									
Real estate owned (enter market value	\$	Acct. no.			<u>ф</u>					
from schedule of real estate owned) Vested interest in retirement fund	\$	Name and address of Com	bany	\$ Payment/Months	\$					
Net worth of business(es) owned	ծ Տ	_								
(attach financial statement)	*	_								
Automobiles owned (make and year)	\$	Acct. no. Alimony/Child Support/Sep. Payments Owed to:	arate Maintenance	\$						
Other Assets (itemize) \$		Job-Related Expense (chilc	care, union dues, etc.)	\$						
		Total Monthly Payments		\$						
Total Assets a.	.\$	Net Worth (a minus b)	\$	Total Liabilities b.	\$					

		VI. ASSETS	AND LIABILITIE	S (cont.)			
Schedule of Real Estate Owned (If additional prope	rties are	owned, use continu	uation sheet.)			Insurance,	
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	Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
	Totals	\$	\$	\$	\$	\$	\$
List any additional names under which credit has pre-	eviously I	been received and	indicate appropriate	creditor name(s)	and account number	er(s):	<u>.</u>
Alternate Name		C	Creditor Name			Account Number	

	VII. DETAILS OF TRANS	ACTION	VIII. DECLARATIONS						
a.	Purchase price	\$	If you answer "Yes" to any questions a through i, please use continuation	Borre	ower	Co-Bo	rrower		
b.	Alterations, improvements, repairs		sheet for explanation.	Yes	No	Yes	No		
C.	Land (if acquired separately)		a. Are there any outstanding judgments against you?						
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						
f.	Estimated closing costs		in the last 7 years?						
g.	PMI, MIP, Funding Fee		d. Are you a party to a lawsuit?						
h.	Discount (if Borrower will pay)		e. Have you directly or indirectly been obligated on any loan which resulted in						
i.	Total costs (add items a through h)		foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans,						
j.	Subordinate financing		educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond,						
k.	Borrower's closing costs paid by Seller		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.)						
I.	Other Credits (explain)		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?						
m	Loan amount		h. Is any part of the down payment borrowed?						
	(exclude PMI, MIP, Funding Fee financed)		i. Are you a co-maker or endorser on a note?						
n.	PMI, MIP, Funding Fee financed		j. Are you a U.S. citizen?						
			k. Are you a permanent resident alien?						
0.	Loan amount (add m & n)		 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?						
p.	Cash from/to Borrower (subtract j, k, I & o from i)		(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)?						

EX. ACKNOWLEDGMENT 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, 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 herein; (3) the property will not be used for any ilegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a application from any source named in this application, and/or is successors and assigns may retain the original and/or an electronic record of this application, and Lender, its successors and assigns may continuously rely on the information contained in the application, and Lender, its successors and assigns may continuously rely on the information contained in the application, and a mortgage loan; (6) in the event that my payments on the Loan become delinquent, the owner or servicer of the Loan may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information 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 represented herein should change perior to closing of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers

IX. ACKNOWLEDGMENT AND AGREEMENT

X X	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 discriminate neither on the basis of this information, nor 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 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 w	rish to furnish	this information.		CO-BORROWER	I do not wish to furnish	n this information.	
Ethnicity:	🖵 Hispanic	or Latino	Not Hispanic	or Latino	Ethnicity:	Hispanic or Latino	Not Hispanic	or Latino
Race:	American Alaska Na		🖵 Asian	Black or African American	Race:	American Indian or Alaska Native	Asian	Black or African American
	Native Ha Other Page	waiian or cific Islander	U White			Native Hawaiian or Other Pacific Islander	White	
Sex:	Female		🖵 Male		Sex:	Female	🖵 Male	
To be Completed by This application was Face-to-face inter Mail Telephone Internet	taken by:	Interviewer's	Name (print or ty Signature Phone Number (Name and Address of Intervie	ewer's Employer	

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:

Co-Borrower:

Agency Case Number:

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	Date	Co-Borrower's Signature	Date
X		x	