

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):

Debbie Chang _____
 Borrower _____ Co-Borrower _____

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for: <input type="checkbox"/> VA <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number
<input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service		172000571
Amount: \$ 1,135,000.00	Interest Rate: 5.625 %	No. of Months: 360
Amortization Type: <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain):		<input type="checkbox"/> GPM <input checked="" type="checkbox"/> ARM (type): 3/1 ADV

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP) 229 Fulton St, Redwood City, CA 94062 County: San Mateo		No. of Units
Legal Description of Subject Property (attach description if necessary)		Year Built
Purpose of Loan: <input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Construction <input type="checkbox"/> Construction-Permanent <input type="checkbox"/> Other (explain):	Property will be: <input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment	

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a + b)
	\$	\$	\$	\$	\$

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	<input type="checkbox"/> made <input type="checkbox"/> to be made
	\$	\$		Cost: \$	

Title will be held in what Name(s) DEBBY CHANG	Manner in which Title will be held Unmarried woman	Estate will be held in: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)		

III. BORROWER INFORMATION

Borrower's Name (include Jr. or Sr. if applicable) DEBBY CHANG				Co-Borrower's Name (include Jr. or Sr. if applicable)			
Social Security Number 559-23-9785	Home Phone (incl. area code) 510-236-9727	DOB (MM/DD/YYYY) 06/02/1939	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB (MM/DD/YYYY)	Yrs. School
<input type="checkbox"/> Married (include registered domestic partners)		Dependents (not listed by Co-Borrower): no. ages		<input type="checkbox"/> Married (include registered domestic partners)		Dependents (not listed by Borrower): no. ages	
<input checked="" type="checkbox"/> Unmarried (include single, divorced, widowed)				<input type="checkbox"/> Unmarried (include single, divorced, widowed)			
<input type="checkbox"/> Separated				<input type="checkbox"/> Separated			
Present Address (street, city, state, ZIP) <input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent 15Y No.Yrs. 1319 BREWSTER CT El Cerrito, CA 94530				Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No.Yrs.			
Mailing Address, if different from Present Address 1319 BREWSTER CT El Cerrito, CA 94530				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) <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.
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IV. EMPLOYMENT INFORMATION

Borrower		Co-Borrower	
Name & Address of Employer <input type="checkbox"/> Self Employed EVERGREEN LIFE COMPANY 600 CLAYTON AVE El Cerrito, CA 94530	Yrs. on this job 5 Y 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 SALES EXECUTIVE AND ACCOUNTING	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:			
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*	\$ 18,500.00	\$	\$ 18,500.00	Rent	\$	
Overtime				First Mortgage (P&I)	2,111.00	\$ 6,533.70
Bonuses	600.00		600.00	Other Financing (P&I)		
Commissions				Hazard Insurance	100.00	409.33
Dividends/Interest				Real Estate Taxes	550.00	2,048.75
Net Rental Income	1,571.00		1,571.00	Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)	2,098.31		2,098.31	Homeowner Assn. Dues		
				Other:		
Total	\$ 22,769.31	\$	\$ 22,769.31	Total	\$ 2,761.00	\$ 8,991.78

* 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
B	SS/PENSION INCOME \$ 2098.31

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			Name and address of Company (B1)	Monthly Pmt. & Unpaid Balance
Cash Deposit toward purchase held by:			OCWEN LOAN SERVICING L	\$ Pmt./Mos. \$
EMD		67,050.00	12650 INGENUITY DR, ORLANDO, FL 32826	3,692.00 / 224 614,648.00
			Acct. no. 7440074607	
List checking and savings accounts below			Name and address of Company (B1)	\$ Pmt./Mos. \$
Name and address of Bank, S&L, or Credit Union			QUICKEN LOANS, INC.	2,111.00 / 291 361,217.00
STERLING BANK			1050 WOODWARD AVE, DETROIT, MI 48226	
Acct. no. 8160170252	\$		Acct. no. 8673316594523	
Name and address of Bank, S&L, or Credit Union			Name and address of Company (B1)	\$ Pmt./Mos. \$
STERLING BANK			JPMORGAN CHASE BANK	511.00 / 0 199,123.00
Acct. no.	\$ 1,100,000.00		PO BOX 24696, COLUMBUS, OH 43224	
Name and address of Bank, S&L, or Credit Union			Acct. no. 419401503556	
CHASE BANK			Name and address of Company (B1)	\$ Pmt./Mos. \$
Acct. no. 2798	\$ 2,817.65		CHASE CARD	25.00 / 12 278.00
Name and address of Bank, S&L, or Credit Union			PO BOX 15298, WILMINGTON, DE 19850	
** SEE PAGE 4 OR ADDENDUM			Acct. no. 426684138414	
Acct. no.	\$		Name and address of Company (B1)	\$ Pmt./Mos. \$
Stocks & Bonds			CITICARDS CBNA	201.00 / 1 201.00
(Company name/number & description)	\$		PO BOX 6190, SIOUX FALLS, SD 57117	
Life insurance net cash value	\$		Acct. no. 4100390520015799	
Face amount: \$			Name and address of Company	\$ Pmt./Mos. \$
Subtotal Liquid Assets	\$ 1,225,249.65			
Real estate owned (enter market value from schedule of real estate owned)	\$ 2,850,000.00		Acct. no.	
Vested interest in retirement fund	\$		Name and address of Company	\$ Pmt./Mos. \$
Net worth of business(es) owned (attach financial statement)	\$			
Automobiles owned (make and year)	\$		Acct. no.	
			Alimony/Child Support/Separate Maintenance	\$
Other Assets (itemize)	\$		Payments Owed to:	
			Job Related Expense (child care, union dues, etc.)	\$
			Total Monthly Payments	\$ 6,540.00
Total Assets a.	\$ 4,075,249.65		Net Worth (a minus b)	\$ 2,899,782.65
			Total Liabilities b.	\$ 1,175,467.00



VI. ASSETS AND LIABILITIES (cont.)

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)		Present	Amount of	Gross	Mortgage	Insurance,	Net
Property Address (enter S if sold, PS if pending sale or R if rental being held for income)		Market Value	Mortgages & Liens	Rental Income	Payments	Maintenance, Taxes & Misc.	Rental Income
1627 MCCOLLUM ST, Los Angeles, CA 90026	R 2-4	\$ 1,500,000.00	\$ 614,848.00	\$ 7,525.00	\$ 3,692.00	\$ 1,213.00	\$ 739.00
1319 BREWSTER CT, El Cerrito, CA 94530	R SFR	1,350,000.00	361,217.00	5,100.00	2,111.00	882.00	832.00
Totals		\$ 2,850,000.00	\$ 975,865.00	\$ 12,625.00	\$ 5,803.00	\$ 2,095.00	\$ 1,571.00

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	\$ 2,235,000.00	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation. a. Are there any outstanding judgments against you? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No b. Have you been declared bankrupt within the past 7 years? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No d. Are you a party to a lawsuit? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (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.) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No 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. <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No g. Are you obligated to pay alimony, child support, or separate maintenance? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No h. Is any part of the down payment borrowed? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No i. Are you a co-maker or endorser on a note? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No j. Are you a U.S. citizen? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No k. Are you a permanent resident alien? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below. <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No m. Have you had an ownership interest in a property in the last three years? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No (1) What type of property did you own - principal residence (PR), second home (SH), or investment property (IP)? PR (2) How did you hold title to the home - solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)? S
b. Alterations, improvements, repairs		
c. Land (if acquired separately)		
d. Refinance (incl. debts to be paid off)		
e. Estimated prepaid items	4,894.81	
f. Estimated closing costs	126,394.90	
g. PMI, MIP, Funding Fee		
h. Discount (if Borrower will pay)		
i. Total costs (add items a through h)	2,366,289.71	
j. Subordinate financing		
k. Borrower's closing costs paid by Seller	115,093.45	
l. Other Credits (explain)		
Cash Deposit On Sales Contract	67,050.00	
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	1,135,000.00	
n. PMI, MIP, Funding Fee financed		
o. Loan amount (add m & n)	1,135,000.00	
p. Cash from/to Borrower (subtract j, k, l & o from i)	1,049,146.26	

IX. 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 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 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 representation 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 business purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature: *X [Signature]* Date: *July 25, 2017* Co-Borrower's Signature: *X* Date:

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 not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish this information, please provide both ethnicity and race. For race, you may 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 or 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.)

<input type="checkbox"/> I do not wish to furnish this information.	<input type="checkbox"/> I do not wish to furnish this information.
Ethnicity: <input checked="" type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race: <input type="checkbox"/> American Indian or Alaska Native <input checked="" type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex: <input checked="" type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male

To be Completed by Loan Originator:

This information was provided: In a face-to-face interview By the applicant and submitted by fax or mail In a telephone interview By the applicant and submitted via e-mail or the Internet

Loan Originator's Signature: <i>X</i>	Date:
Loan Originator's Name (print or type): Geoffrey D. Garcia	Loan Originator Identifier: 1066314
Loan Origination Company's Name: Sterling Bank & Trust, FSB	Loan Origination Company Identifier: 409418
	Loan Originator's Phone Number (including area code): 650-685-6430
	Loan Origination Company's Address: One Towne Square, Suite 1900 Southfield, MI 48076



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: DEBBY CHANG	Agency Case Number:
	Co-Borrower:	Lender Case Number: 1702000571

ASSETS CONTINUED

Name and address of Bank, S&L, or Credit Union	Acct. no	Balance
CHASE BANK	8225	2,076.02
CHASE BANK	9808	53,305.98

Under California Civil Code 1812.30(j) "Credit applications for the obtainment of money, goods, labor, or services shall clearly specify that the applicant, if married, may apply for a separate account."

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: <i>X Debby Chang</i>	Date: <i>Nov 25, 17</i>	Co-Borrower's Signature:	Date:
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