## CITIZENS FEDERAL SAVINGS AND LOAN ASSOCIATION 433 MADISON AVENUE - COVINGTON, KENTUCKY 41011

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 he 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 he income or assets of the Borrower's spouse or other person who has community property or similar rights pursuant to applicable 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 who has community property or similar rights and 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.

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 I. TYPE OF MORTGAGE AND TERMS OF LOAN Mortgage Conventional Other (explain): Agency Case Number Lender Case Number Applied for: FHA ☐ USDA/Rural Housing Service Amount Interest Rate No. of Months Amortization Fixed Rate Other (explain): Type: ☐ GPM 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 Purchase Construction Other (explain): Property will be: ☐ Refinance ☐ Construction-Permanent ☐ Primary Residence ☐ Secondary Residence ☐ Investment Complete this line if construction or construction-permanent loan. Year Lot Original Cost Amount Existing Liens (a) Present Value of Lot (b) Cost of Improvements Total (a + b) Acquired Complete this line if this is a refinance loan. Year Original Cost Amount Existing Liens Purpose of Refinance Describe Improvements made to be made Acquired Cost: \$ Title will be held in what Name(s) Manner in which Title will be held Estate will be held in: ☐ Fee Simple Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) Leasehold (show expiration date) III. BORROWER INFORMATION 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | Yrs. ☐ Unmarried (include single, Dependents (not listed by Co-Borrower) ☐ Married ☐ Unmarried (include single, Dependents (not listed by Borrower) ☐ Separated divorced, widowed) ☐ Separated divorced, widowed) ages ages Present Address (street, city, state, ZIP) Own Rent No. Yrs. Present Address (street, city, state, ZIP) Own Rent 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: Former Address (street, city, state, ZIP) Own Rent \_\_No. Yrs. Former Address (street, city, state, ZIP) Own Rent Co-Borrower Borrower IV. EMPLOYMENT INFORMATION Name & Address of Employer ☐ Self Employed Yrs. on this job Name & Address of Employer ☐ Self Employed | Yrs. on this job Yrs. employed in this Yrs. employed in this line of work/profession 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: ☐ Self Employed | Dates (from - to) Name & Address of Employer ☐ Self Employed Dates (from – to) Name & Address of Employer 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 ☐ Self Employed 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) Position/Title/Type of Business Business Phone (incl. area code) Freddie Mac Form 65 (Rev. 6/09) Page 1 of 4

Fannie Mae Form 1003 6/09

2000 SAE Financial Services . Schaumb

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	\$	\$

Other (before completing,				Homeowner Assn. Due:	3			
see the notice in "describe other income," below)				Other:				
Total \$		\$	\$	Total	\$	\$		
Self Employed Borrower(s)	may be requi	red to provide additiona	I documentation such as tax	returns and financial statem	ents	I .		
Describe Other Incon			separate maintenance incon ver (C) does not choose to ha					
B/C	D	of tower (b) of co-borror	ver (G) does not choose to no	ive it considered for repayin	g tills loan.	Manthly Amount		
D/C						Monthly Amount		
						\$		
		S-12 Mar S (SCI) for A Production (April				and the second of the second of the second of		
STATE OF THE PROPERTY OF		Marian Carren	VI. ASSETS AND LIA					
			pintly by both married and unmarri					
			Statements and Schedules are requ	uired. If the Co-Borrower section	vas completed about a non-ap	plicant spouse or other person		
this Statement and supporting sci	nedules must be	completed about that spous	e or other person also.		Complete	ad D. Jointly D. Not Jointl		
						ed  Jointly  Not Jointl		
ASSETS		Cash or Market		Assets. List the creditor's nar				
Description		Value		e loans, revolving charge accontinuation sheet, if necessar				
Cash deposit toward purchas	se held by:	\$		estate owned or upon refinal				
			Satisfied aport sale of real	cotate office of aport forma	Monthly Payment &	1		
			LIAE	Unpaid Balance				
List checking and savings a	ccounts helow	y	Name and address of Con		Months Left to Pay  \$ Payment/Months	\$		
NAME OF THE OWNER, WHEN PERSON AND PARTY OF THE OWNER, WHEN PERSON	-	A CONTRACTOR OF THE PARTY OF TH	- Ivallie and addless of Col	прапу	φ r aymentivitonins	9		
Name and address of Bank,	S&L, or Credit	Union						
			Acct. no.					
Acct. no.		\$	Name and address of Cor	npany	\$ Payment/Months	\$		
Name and address of Bank,		A control of the cont						
realite and address of bank,	oal, or ordar	Official						
			Acct. no.					
Acct. no.		\$	Name and address of Cor	npany	\$ Payment/Months	\$		
Name and address of Bank,	S&L, or Credi	t Union						
			Acct. no.					
Acct. no.		\$	Name and address of Cor	npany	\$ Payment/Months	\$		
Name and address of Bank,	S&L, or Credi	t Union						
			Acct. no.					
A 1		•			C Down and Manths			
Acct. no.		\$	Name and address of Cor	npany	\$ Payment/Months	\$		
Stocks & Bonds (Company n	ame/number	\$						
& description)								
			Acct. no.					
			Name and address of Cor	mnany	\$ Payment/Months	\$		
Life insurance net cash value	e	\$		припу	ψ r αγιιοποιισιαπο			
Face amount: \$								
Subtotal Liquid Assets	77 19-20	\$						
Real estate owned (enter ma	arket value	\$	Acct. no.					
from schedule of real estate			Name and address of Cor	mpany	\$ Payment/Months	\$		
Vested interest in retirement		\$						
Net worth of business(es) ov		\$						
(attach financial statement)	WIIEU	Ψ						
Automobiles owned (make a	nd yearl	\$						
ratomobiles owned (make a	ina year,	Ψ	Acct. no.					
			Alimony/Child Support/Se	parate Maintenance	\$			
			Payments Owed to:					
Other Assets (itemize)	72 1 1 1 1 1	\$						
			Job-Related Expense (chi	ld care, union dues, etc.)	\$			
			Total Manualla D		6			
			Total Monthly Payments		\$			
To	tal Assets a.	\$	Net Worth (a minus b)	\$	Total Liabilities b	5.\$		
			Na minus ni					

			VI. A	SSETS A	AND LIABILITI	ES (cont.)						
Schedule of Real Estate Owned (If additional		rties are						Insura		,		
Property Address (enter S if sold, PS if pending or R if rental being held for income)	sale	Type of Property		esent et Value	Amount of Mortgages & Lier	Gross ns Rental Incor	Mortgage me Payments	Mainter Taxes 8	Action Control	Be	Net ental In	
of thirtental being field for friconie)	-	rioperty	Iviain	et value	Wortgages & Lief	15 Heritar moor	no rayments	Taxes o	i wiioo.	110	inta in	COITIC
			\$		\$	\$	\$	\$		\$		
	1											
		Totals	\$		S	\$	\$	\$		\$		
List any additional names under which credit	nas pre			eived and	indicate appropria	te creditor name	e(s) and account num	ber(s):		1		
Alternate Name				C	reditor Name			Account 1	Vumbe	r		
	Maria I											
VII. DETAILS OF TRANS	ACTIO	NC			<b>外型料制制</b>	VIII.	DECLARATIONS					
a. Purchase price	\$					questions a thro	ugh i, please use conf	tinuation	Borr	ower	Co-Bo	orrow
b. Alterations, improvements, repairs					explanation.				Yes	No	Yes	No
c. Land (if acquired separately)				100000000000000000000000000000000000000	ere any outstandin				0		0	
d. Refinance (incl. debts to be paid off)				,	ou been declared	The state of the s		Carried and				
e. Estimated prepaid items					ou had property to last 7 years?	reclosed upon o	r given title or deed in	lieu thereof	_	_	-	-
Estimated closing costs						uit?						Г
g. PMI, MIP, Funding Fee n. Discount (if Borrower will pay)					u a party to a laws		ated on any loan which	resulted in				
. Total costs (add items a through h)	-			foreclo	sure, transfer of tit	le in lieu of forec	losure, or judgment?					
Subordinate financing	_			(This wo	uld include such loans	as home mortgage lo	ans, SBA loans, home impress, any mortgage, financial of	ovement loans, bligation, bond,				
c. Borrower's closing costs paid by Seller				or loan g	guarantee. If "Yes," provi	de details, including (	s, any mortgage, financial of date, name and address of L	ender, FHA or				
. Other Credits (explain)				f. Are yo	u presently deling	uent or in default	on any Federal debt					
				loan, n	nortgage, financial give details as describe	obligation, bond	I, or loan guarantee?					
				The state of the s			ipport, or separate ma	aintenance?			0	
m. Loan amount					part of the down p							
(exclude PMI, MIP, Funding Fee financed)					u a co-maker or e	The second secon						
n. PMI, MIP, Funding Fee financed					u a U.S. citizen?					0	0	
					u a permanent res		nelmanı saaldas	?	0		0	
o. Loan amount (add m & n)				I. Do you	u intend to occupy complete question m be	tne property as elow.	your primary resider	ice?	_	_	-	_
				m. Have	you had an owners	ship interest in a	property in the last th	ree years?			0	
p. Cash from/to Borrower							principal residence (PI	R),				
(subtract j, k, l & o from i)					cond home (SH), o		e-by yourself(S),		-			
				(2) no	intly with your st	ouse or jointly	with another perso	n(0)?				
<b>数有数据数据数据数据数据数据数据数据数据数据数据数据数据数据数据数据数据数据数</b>					DGMENT AND							
Each of the undersigned specifically represents to Lender information provided in this application is true and correct	and to I	Lender's act	ual or pot	ential agents,	brokers, processors, a	attorneys, insurers, s	ervicers, successors and a	ssigns and agre	es and a	acknowle	dges tha	at: (1) t
in civil liability, including monetary damages, to any pers	on who I	may suffer a	ny loss du	ie to reliance	upon any misrepresen	tation that I have ma	de on this application, and/	or in criminal p	enaities	Includin	g, out m	of muni
to, fine or imprisonment or both under the provisions of the property described in this application; (3) the proper	ty will n	nt he used	for any ill	enal or probi	hited nurnose or use:	(4) all statements r	nade in this application are	e made for the t	ourpose	or optai	ning a re	esideni
mortgage loan; (5) the property will be occupied as indice the Loan is approved; (7) the Lender and its agents, bro	wore in	cittore cort	icore cur	cassors and	accinne may continue	itisly rely on the inti	ormation contained in the	application, and	i am o		to amer	io and
supplement the information provided in this application if	any of t	the material	facts that	have represe	ented should change pr	rior to closing of the	Loan; (8) in the event that	my payments or	one or	more co	ne delind nsumer	reporti
agencies; (9) ownership of the Loan and/or administrati	on of the	Loan acco	unt may be me renare	e transferred t	with such notice as ma perty or the condition (	by be required by law or value of the prope	r; (10) neither Lender nor it erty: and (11) my transmis	s agents, broker sion of this app	is, insur	as an "	electroni	c reco
containing my "electronic signature," as those terms are my signature, shall be as effective, enforceable and valid	defined	in applicab	e federal a	and/or state li	aws (excluding audio a	and video recordings	s), or my facsimile transmis	ssion of this ap	plication	contain	ing a fac	csimile
Acknowledgement. Each of the undersigned hereby ack	nowledo	es that any	owner of	the Loan, its	servicers, successors	and assigns, may v	erify or reverify any inform	nation contained	in this	applicat	ion or o	btain a
information or data relating to the Loan, for any legitimat	e busine	ss purpose	through a	ny source, in	cluding a source name	d in this application	or a consumer reporting a	gency.		Date		
Borrower's Signature			Da	ate	Х	rower's Signati	ure			Date		
X	K. INF	ORMA	TION	OR GO	VERNMENT M	ONITORING	PURPOSES	() (1) (1) (1) (1) (1) (1) (1) (1) (1) (				
The following information is requested by the Enderal Co.	ernman	t for cortain	types of li	nane related t	n a dwelling in order to	monitor the lender	s compliance with equal cr	edit opportunity	, fair hou	using an	d home i	mortga
disclosure laws. You are not required to furnish this info	rmation	, but are en	couraged ce For ra	to do so. The	e law provides that a le	ender may not discri designation. If you di	minate either on the basis o not furnish ethnicity, race	of this informat e, or sex, under	federal	regulation	er you o	lender
required to note the information on the basis of visual ob- the above materials to assure that the disclosures satisfy	servation	and surnar	ne if you h	nave made thi	s application in person	. If you do not wish	to furnish the information, j	pleases check to	e box b	elow. (Le	ender mu	ist revi
BORROWER	_		willen the	leliuer 15 Suc	BORROWER		do not wish to furnish this					
Ethnicity: Hispanic or Latino		ot Hispanio			Ethnicity:		Hispanic or Latino	☐ Not Hispan	ic or La			
Race: American Indian or Alaska Native		Asian		Black or African Amer	Race:		American Indian or Alaska Native	☐ Asian		☐ Blac	an Amer	rican
☐ Native Hawaiian or	□ v	White					Native Hawaiian or Other Pacific Islander	☐ White				
Other Pacific Islander  Sex: Female		Male			Sex:		emale	☐ Male				
To be completed by Loan Originator:						A part of			19		135	
This information was provided:  in a face-to-face interview												
<ul> <li>☐ In a telephone interview</li> <li>☐ By the applicant and submitted by fax or mai</li> </ul>												
by the applicant and submitted via e-mail or		net							THE R			
Loan Originator's Signature							Date					
Loan Originator's Name (print or type)		Loan Orig	nator Iden	tifier			Loan Originator's Phone N	lumber (includion	area code	1		
,		4.9						, , , , ,				
Loan Origination Company Name		Loan Orig	nation Cor	mpany Identif	ier		Loan Origination Company	y's Address		168		

## 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:

## ☐ NOTICE OF RIGHT TO APPRAISAL COPY

You have the right to a copy of the appraisal report used in connection with your application for credit. If you wish a copy, please write us at the mailing address we have provided. We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application. In your letter, give us the following information: Loan or application number (if known), date of application, name(s) of loan applicant(s), property address and current mailing address.

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	