



To: Real Estate Applicant

HFS Federal Credit Union would like to thank you in advance for completing the attached Uniform Residential Loan Application. We strive to meet and exceed our member's financial goals and will work with you closely as you move through the Real Estate loan process. The application attached is designed to gather the majority of information we need to process your Real Estate needs. If you have any questions as you are completing the application please don't hesitate to contact us at 930-1436 or 930-1437. Remember we are here to help, and will walk you through each step. The completed application may be turned into any of our six branch locations and we will contact you within three (3) business days with a preliminary decision. If we are in need of further information or have questions about your application you will be notified as soon as possible.

Thank you again for taking the time to complete the attached application. It is our pleasure to help you make your Real Estate Loan process both easy and rewarding. We look forward to working with you in the near future.

Sincerely,

A handwritten signature in black ink that reads "Lola L. Wakida". The signature is written in a cursive, flowing style.

Lola L. Wakida  
Assistant Loan Manager

# REAL ESTATE APPLICANTS

## A GUIDE TO CONSTRUCTION TO PERMANENT LOANS

HFS Federal Credit Union is committed to providing quality financial products to its members. As your Credit Union we hope to help you achieve financial success and to make your dreams of building a home a reality. Included in this document you will find lending requirements, terms and conditions for our mortgages, your responsibilities as an applicant, and documents necessary for loan processing.

### **LOAN REQUIREMENTS:**

1. All property(s) must be located in the State of Hawaii.
2. All loans must be granted and approved under the status of owner occupant. This means that the dwelling is or will be the borrower's principal residence.
3. Maximum loan amount is \$625,500.00.

### **YOUR RESPONSIBILITIES AS AN APPLICANT:**

Member will be responsible for all expenses incurred to secure the loan. This includes an initial deposit of \$800.00 to defray expenses for:

- a. Appraisal fee(s)
- b. Residential Mortgage Credit Report(s)
- c. Inspection fee(s)
- d. Flood Certification fee(s)
- e. Other incidental expenses that may be incurred to secure the loan.

Note: Member will pay before final closing, any outstanding expenses exceeding the \$800.00 deposit. Member will be refunded any balance of the \$800.00 initial deposit at first disbursement, or any balance can be applied to escrow costs.

## **DOCUMENTS NECESSARY TO PROCESS LOAN:**

These documents are to be provided at time of submittal of online or written application or shortly thereafter. Please remember further processing of your loan may be delayed without having the following documents.

Type of Loan	Documents Needed	Additional Notes
<b>Construction</b>	<ol style="list-style-type: none"><li>1. Copy of tax assessment</li><li>2. Copy of deed</li><li>3. Copy of Contract of Sale</li><li>4. Employment Verification</li><li>5. Deposit(s) Verification (current statements)</li><li>6. Copy of current paystubs (1 months' worth)</li><li>7. Prior 2 year's signed tax return</li><li>8. Prior 2 year's W2 for each applicant</li><li>9. Proof of Fire Insurance</li><li>10. Proof of Hurricane Insurance</li><li>11. Proof of Flood Insurance (if necessary)</li><li>12. Evidence of Road Maintenance Agreement (if necessary)</li><li>13. Approved plans from County Planning Department</li><li>14. Performance Bond</li><li>15. Construction Contract</li><li>16. Copy of Building Permit</li><li>17. Completion Notice</li><li>18. Home Inspection must be done prior to final disbursement.</li></ol>	Proof of Fire, Hurricane, and flood (if necessary) Insurance, must be provided by final closing.

## **CONSTRUCTION TO PERMANENT LOANS:**

### **REPAYMENT:**

**1. Construction Phase.** The maximum repayment term shall not exceed one year (12 months). Monthly interest-only payments on amount disbursed are required during construction.

**2. Permanent Phase.** Construction-to-permanent loans automatically convert from a construction loan to a permanent mortgage loan after one year (maximum repayment for any construction loan) without the execution of additional loan documents. The

maximum repayment term for the first mortgage shall not exceed 30 years (360 months). Once the loan converts to a permanent first mortgage loan, a monthly payment of principal and interest is required.

## **INTEREST RATES:**

**1. Construction Phase.** Interest rate for the construction phase will be 1.5% above the selected rate of the member's permanent financing.

**2. Permanent Phase.** Interest rate for the permanent phase will be selected prior to closing from the credit unions available 15 or 30 year first mortgage options.

## **Construction Loan Checklist:**

This checklist is provided as a guide to assist you through the necessary steps during the construction of your home.

- Purchase/acquire land for proposed dwelling. Land must be recorded in applicant's name prior to applying for a Construction to Permanent Loan. (Financing programs for Vacant Land are available)
- Determine architectural plans to be used for new home
- Select contractor (none if Owner Builder)
- Complete Construction Contract and Material cost breakdown
- Have architectural plans stamped by engineer
- Have wastewater plans approved by the State of Hawaii DOH
- Submit stamped architectural plans and all required documentation along with your application for a Building Permit to the County of Hawaii Planning Department
- Building permit is issued
- Complete HFS FCU's construction loan application and submit approved architectural plans, construction contract, and building permit

- Submit approved house plans and completed bonding application to selected bonding company (HFS FCU accepts performance bonds through HPM, Honsador, and Pacific Source)
- HFS FCU submits approved architectural plans for current appraisal
- HFS FCU issues final loan approval
- Proof of property, homeowners, fire and extended coverage insurance (including hurricane coverage) for not less than 100% of replacement cost, naming the Credit Union as loss payee must be submitted to credit union. Policy must not expire 60 days from date of closing.

Maximum deductible are as follows:

Homeowner Insurance: \$2,500.00

Hurricane Insurance: 2% of policy limit for dwelling and other structures

- First loan disbursement used to pay off existing financing for vacant land as applicable
- Construction Starts
- Draw schedule will follow detailed Construction Contract (Draw request must be submitted to HFS FCU for each draw)
- HFS FCU will order a Home Inspection to be completed prior to the funding of each draw to confirm completion of stated work.
- Final Plumbing, Electrical, and Building Inspections Complete
- Bonding Company issues notice of completion
- HFS FCU releases 5<sup>th</sup> and final draw 45 days after notice of completion is posted

Modified 10/29/2020

# 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 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

<b>Mortgage Applied for:</b>	<input type="checkbox"/> VA <input type="checkbox"/> USDA/Rural Housing Service <input type="checkbox"/> FHA <input type="checkbox"/> Conventional <input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number
Amount \$	Interest Rate %	No. of Months	<b>Amortization Type:</b> <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): <input type="checkbox"/> GPM <input type="checkbox"/> 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 <input 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 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
	\$	\$		

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

Borrower		III. BORROWER INFORMATION				Co-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				
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (include single, divorced, widowed)		Dependents (not listed by Co-Borrower) no.    ages		<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (include single, divorced, widowed)		Dependents (not listed by Borrower) no.    ages					
Present Address (street, city, state, ZIP)		<input type="checkbox"/> Own	<input type="checkbox"/> Rent	__No. Yrs.		Present Address (street, city, state, ZIP)		<input type="checkbox"/> Own	<input type="checkbox"/> Rent	__No. Yrs.	
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)				<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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Borrower		IV. EMPLOYMENT INFORMATION				Co-Borrower			
Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job		Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job			
		Yrs. employed in this line of work/profession				Yrs. employed in this 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:***

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*	\$	\$	\$	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		
				Other:		
<b>Total</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>Total</b>	<b>\$</b>	<b>\$</b>

\* 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
	\$

**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 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 satisfied upon sale of real estate owned or upon refinancing of the subject property.		
Description		LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:	\$			
<i>List checking and savings accounts below</i>		Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union		Acct. no.		
Acct. no.	\$	Name and address of Company	\$ Payment/Months	\$



**VI. ASSETS AND LIABILITIES (cont'd)**

Name and address of Bank, S&L, or Credit Union		Acct. no.			
Acct. no.	\$	Name and address of Company	\$ Payment/Months	\$	
Name and address of Bank, S&L, or Credit Union					
		Acct. no.			
Acct. no.	\$	Name and address of Company	\$ Payment/Months	\$	
Name and address of Bank, S&L, or Credit Union					
		Acct. no.			
Acct. no.	\$	Name and address of Company	\$ Payment/Months	\$	
Stocks & Bonds (Company name/number & description)					
		Acct. no.			
Life insurance net cash value	\$	Name and address of Company	\$ Payment/Months	\$	
Face amount: \$					
<b>Subtotal Liquid Assets</b>	\$	Acct. no.			
Real estate owned (enter market value from schedule of real estate owned)	\$	Alimony/Child Support/Separate Maintenance Payments Owned to:	\$	\$	
Vested interest in retirement fund	\$				
Net worth of business(es) owned (attach financial statement)	\$				
Automobiles owned (make and year)	\$	Job-Related Expense (child care, union dues, etc.)	\$		
Other Assets (itemize)	\$				
<b>Total Assets a.</b>	\$	<b>Net Worth (a minus b)</b>	\$	<b>Total Liabilities b.</b>	\$

**Schedule of Real Estate Owned** (If additional properties are owned, use continuation sheet.)

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	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
	Totals	\$	\$	\$	\$	\$	\$

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
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VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS					
a. Purchase price	\$	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.		Borrower		Co-Borrower	
b. Alterations, improvements, repairs				Yes	No	Yes	No
c. Land (if acquired separately)		a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
d. Refinance (incl. debts to be paid off)		b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
e. Estimated prepaid items		c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
f. Estimated closing costs		d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
g. PMI, MIP, Funding Fee		e. Have you directly or indirectly been obligated on any loan of 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"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
h. Discount (if Borrower will pay)		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"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
i. Total costs (add items a through h)		g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
j. Subordinate financing		h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

VII. DETAILS OF TRANSACTION (cont'd)		VIII. DECLARATIONS (cont'd)				
k. Borrower's closing costs paid by Seller		i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Other Credits (explain)		-----				
		j. Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		k. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Loan amount (exclude PMI, MIP, Funding Fee financed)		l. <b>Do you intend to occupy the property as your primary residence?</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		If "Yes," complete question m below.				
n. PMI, MIP, Funding Fee financed		m. Have you had an ownership interest in a property in the last three years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
o. Loan amount (add m & n)		(1) What type of property did you own—principal residence (PR), second home (SH), or investment property (IP)?	___	___	___	___
p. Cash from/to Borrower (subtract j, k, l & o from i)		(2) How did you hold title to the home— by yourself (S), jointly with your spouse or jointly with another person (O)?	___	___	___	___

### 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 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	Date	Co-Borrower's Signature X	Date
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### 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 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 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 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.)

<b>BORROWER</b> <input type="checkbox"/> I do not wish to furnish this information	<b>CO-BORROWER</b> <input type="checkbox"/> I do not wish to furnish this information
<b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	<b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
<b>Race:</b> <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	<b>Race:</b> <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
<b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male	<b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male

**To be Completed by Loan Originator**

This information was provided:

- In a face-to-face interview
- In a telephone interview
- By the applicant and submitted by fax or mail
- By the applicant and submitted via e-mail or the Internet

<b>Loan Originator's Signature</b>		<b>Date</b>
<b>Loan Originator's Name (print or type)</b>	<b>Loan Originator Identifier</b>	<b>Loan Originator's Phone Number (including area code)</b>
<b>Loan Origination Company's Name</b>	<b>Loan Origination Company Identifier</b>	<b>Loan Origination Company's Address</b>

## CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark <b>B</b> for Borrower or <b>C</b> for Co-Borrower.	Borrower:	Agency Case Number:
	Co-Borrower:	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 <b>X</b>	Date	Co-Borrower's Signature <b>X</b>	Date
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