

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 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
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I. TYPE OF MORTGAGE AND TERMS OF LOAN					
Mortgage Applied for:	<input type="checkbox"/> V.A.	<input 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			
Amount	Interest Rate	No. of Months	Amortization Type:	<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	Property will be:
<input type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Construction <input type="checkbox"/> Construction-Permanent <input type="checkbox"/> Other (Explain)	<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
	\$	\$		Cost: \$	

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

Borrower				III. BORROWER INFORMATION				Co-Borrower			
Borrower's Name (including Jr. or Sr. if applicable)				Co-Borrower's Name (including 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"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower)		<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower)					
<input type="checkbox"/> Separated		no.	ages	<input type="checkbox"/> Separated		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.		

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)	

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expenses	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:		
Total	\$	\$	\$	Total	\$	\$

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

B/C	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
			\$

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		Monthly Payment & Months Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:	\$		
List checking and savings account below			
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months
Acct. No.	\$		\$
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months
Acct. No.	\$		\$
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months
Acct. No.	\$		\$
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months
Acct. No.	\$		\$
Stocks & Bonds (Company name/number & description)	\$	Name and address of Company	\$ Payment/Months
Life insurance net cash value: Face amount: \$	\$	Name and address of Company	\$ Payment/Months
Subtotal Liquid Assets	\$		
Real estate owned (enter market value from schedule of real estate owned)	\$	Alimony/Child Support/Separate Maintenance Payments Owed to:	\$
Vested interest in retirement fund	\$	Job Related Expense (child care, union dues etc.)	\$
Net worth of business(es) owned (attach financial statement)	\$	Total Monthly Payments	\$
Automobiles owned (make and year)	\$		
Other Assets (itemize)	\$		
Total Assets a.	\$	Net Worth (a minus b)	\$
		Total Liabilities b.	\$

Borrower's Signature: X	Date	Co-Borrower's Signature: X	Date
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VI. ASSETS AND LIABILITIES (cont.)

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

VII. DETAILS OF TRANSACTION

VIII. DECLARATIONS

a. Purchase price	\$	<p>If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.</p> <table border="1"> <thead> <tr> <th rowspan="2"></th> <th colspan="2">Borrower</th> <th colspan="2">Co-Borrower</th> </tr> <tr> <th>Yes</th> <th>No</th> <th>Yes</th> <th>No</th> </tr> </thead> <tbody> <tr> <td>a. Are there any outstanding judgments against you?</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>b. Have you been declared bankrupt within the past 7 years?</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>c. 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If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>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.</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>g. Are you obligated to pay alimony, child support, or separate maintenance?</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>h. 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c. Land (if acquired separately)																																																																		
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e. Estimated prepaid items																																																																		
f. Estimated closing costs																																																																		
g. PMI, MIP, Funding Fee																																																																		
h. Discount (if Borrower will pay)																																																																		
i. Total costs (add items a through h)																																																																		
j. Subordinate financing																																																																		
k. Borrower's closing costs paid by Seller																																																																		
l. Other Credits (explain)																																																																		
m. Loan amount (exclude PMI, MIP, Funding Fee financed)																																																																		
n. PMI, MIP, Funding Fee financed																																																																		
o. Loan amount (add m & n)																																																																		
p. Cash from/ to Borrower (subtract j, k, l & o from i)																																																																		

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	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 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.)

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

To be completed by Interviewer This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet	Interviewer's Name (print or type)	Name and Address of Interviewer's Employer CLIFTON FINANCIAL SERVICES, INC. 2471 ALOMA AVE. WINTER PARK, FL 32792	
	Interviewer's Signature		Date
	Interviewer's Phone Number (incl. area code)		

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:

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 X	Date	Co-Borrower's Signature X	Date
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Borrower's Certification & Authorization

Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from CLIFTON FINANCIAL SERVICES, INC.. In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan, the amount and source of the downpayment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that CLIFTON FINANCIAL SERVICES, INC. reserves the right to change the mortgage loan review process to a full documentation program, if the current application is for partial documentation processing. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

Authorization to Release Information

To Whom It May Concern:

1. I/We have applied for a mortgage loan from CLIFTON FINANCIAL SERVICES, INC.. As part of the application process, CLIFTON FINANCIAL SERVICES, INC. may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to CLIFTON FINANCIAL SERVICES, INC., and to any investor to whom CLIFTON FINANCIAL SERVICES, INC. may sell my/our mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. CLIFTON FINANCIAL SERVICES, INC. or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to CLIFTON FINANCIAL SERVICES, INC. or the investor that purchased the mortgage is appreciated.

Notice to Borrowers

This is notice to you as required by the Right to Financial Privacy Act of 1978 that HUD/FHA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.

Automated Underwriting Service Acknowledgement and Agreement

I/Each of the persons signing below, agree that my mortgage loan application may be reviewed by the Federal Home Loan Mortgage Corporation Loan Prospector TM automated underwriting service (Freddie Mac/Loan Prospector) to assist in processing my application. I authorize the lender to whom I have presented my application, any agent or successor-in-interest of my lender, any lender which is considering purchasing my loan or the servicing of the loan and Freddie Mac/Loan Prospector to obtain copies of my credit reports and any other information, such as employment, income, asset and liability, and other information about me they may require to process my application or to review my loan in connection with a potential sale. I also agree that the foregoing lenders and Freddie Mac/Loan Prospector may use the information about me to assess and improved the effectiveness and accuracy of their underwriting procedures and requirements.

Borrower's Signature / Date

Borrower's Signature / Date

Borrower's Signature / Date

Borrower's Signature / Date

ECOA NOTICE

The Federal Equal Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract): because all or part of the applicant's income is derived from a public assistance program; or because the applicant has in good faith exercised any rights under the Consumer Credit Protection Act. The Federal Agency that administers compliance with this law concerning this creditor is: Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

Initials

Initials

OCCUPANCY STATEMENT

I/We hereby certify that my/our intent in seeking this loan is to obtain financing for purchase of a home to be used as my/our principal residence, with occupancy to begin within 30 days after loan closing.

I recognize that any loan made pursuant to this application is contingent upon owner occupancy and agree that (1) failure to occupy the property as provided in this certification shall constitute a DEFAULT under the terms of the loan, and (2) in case of such default, I must upon recall of the loan by Lender, immediately pay the full balance of the loan and any other amounts to which the Lender is entitled upon default.

Initials

Initials

COPY OF APPRAISAL REPORT

You have the right to a copy of the appraisal report to be obtained in connection with the loan for which you are applying, provided that you have paid for or are willing to pay for the appraisal. If you want a copy of the appraisal report, please call or submit a written request to the following address:

**CLIFTON FINANCIAL SERVICES, INC.
2471 ALOMA AVE.
WINTER PARK, FL 32792**

The signature(s) below acknowledges your receipt of this notice of your right to a copy of the appraisal report. Please keep this notice with your other loan records.

Initials

Initials

FHA LOANS ONLY

If you prepay your loan on other than the regular installment date, you may be assessed interest charges until the end of that month.

Initials

Initials

GOVERNMENT LOANS ONLY

RIGHT TO FINANCIAL PRIVACY ACT OF 1978 - This is notice to you as required by the Right of Financial Privacy Act of 1978 that the Department of Housing and Urban Development or Department of Veterans Affairs has a right of access to financial records held by a financial institution in connection with the consideration of administration of assistance to you. Financial records involving your transaction will be available to the Department of Housing and Urban Development or Department of Veterans Affairs without further notice or authorization but, will not be disclosed or released to another Government agency or Department without your consent except as required or permitted by law.

Initials

Initials

EMPLOYMENT CERTIFICATION

An approval for a loan is based upon employment, income and obligations as shown on the loan application. At closing, the applicant and co-applicant/spouse, if applicable, are required to execute a sworn statement affirming that they are currently working as previously reported, have not received notice of layoff nor have knowledge of pending layoff, and that outstanding obligations are substantially the same as reported on the application. Should a change occur in your employment or financial status prior to loan closing, immediately notify your loan officer, as it will be necessary to obtain approval of any changes.

Initials

Initials

Signature Date

Signature Date

FAIR CREDIT REPORTING ACT

AN INVESTIGATION WILL BE MADE AS TO THE CREDIT STANDING OF ALL INDIVIDUALS SEEKING CREDIT IN THIS APPLICATION. THE NATURE AND SCOPE OF ANY INVESTIGATION WILL BE FURNISHED TO YOU UPON WRITTEN REQUEST MADE WITHIN A REASONABLE PERIOD OF TIME. IN THE EVENT OF DENIED CREDIT DUE TO AN UNFAVORABLE CONSUMER REPORT, YOU WILL BE ADVISED OF THE IDENTITY OF THE CONSUMER REPORTING AGENCY MAKING SUCH REPORT AND OF THE RIGHT TO REQUEST WITHIN SIXTY (60) DAYS THE REASON FOR THE ADVERSE ACTION, PURSUANT TO PROVISIONS OF SECTION 615(b) OF THE FAIR CREDIT REPORTING ACT.

THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977 FAIR LENDING NOTICE

IT IS ILLEGAL TO DISCRIMINATE IN THE PROVISIONS OF OR IN THE AVAILABILITY OF FINANCIAL ASSISTANCE BECAUSE OF THE CONSIDERATION OF:

1. TRENDS, CHARACTERISTICS OR CONDITIONS IN THE NEIGHBORHOOD OR GEOGRAPHIC AREA SURROUNDING A HOUSING ACCOMMODATION, UNLESS THE FINANCIAL INSTITUTION CAN DEMONSTRATE IN THE PARTICULAR CASE THAT SUCH CONSIDERATION IS REQUIRED TO AVOID AN UNSAFE AND UNSOUND BUSINESS PRACTICE; OR
2. RACE, COLOR, RELIGION, SEX, MARITAL STATUS, NATIONAL ORIGIN OR ANCESTRY.

IT IS ILLEGAL TO CONSIDER THE RACIAL, ETHNIC, RELIGIOUS OR NATIONAL ORIGIN COMPOSITION OF A NEIGHBORHOOD OR GEOGRAPHICAL AREA SURROUNDING A HOUSING ACCOMMODATION OR WHETHER OR NOT SUCH COMPOSITION IS UNDERGOING CHANGE, OR IS EXPECTED TO UNDERGO CHANGE, IN APPRAISING A HOUSING ACCOMMODATION OR IN DETERMINING WHETHER OR NOT, OR UNDER WHAT TERMS AND CONDITIONS, TO PROVIDE FINANCIAL ASSISTANCE.

THESE PROVISIONS GOVERN FINANCIAL ASSISTANCE FOR THE PURPOSE OF THE PURCHASE, CONSTRUCTION, REHABILITATION OR REFINANCING OF ONE TO FOUR UNIT FAMILY RESIDENCES OCCUPIED BY THE OWNER AND FOR THE PURPOSE OF THE HOME IMPROVEMENT OF ANY ONE TO FOUR UNIT FAMILY RESIDENCE.

IF YOU HAVE QUESTIONS ABOUT YOUR RIGHTS, OR IF YOU WISH TO FILE A COMPLAINT, CONTACT THE MANAGEMENT OF THIS FINANCIAL INSTITUTION OR:

ACKNOWLEDGEMENT OF RECEIPT

I (WE) RECEIVED A COPY OF THIS NOTICE

Borrower Date

Borrower Date

Borrower Date

Borrower Date

FLOOD DISASTER PROTECTION ACT OF 1973

Date:

Loan Number:

Lender / Broker: CLIFTON FINANCIAL SERVICES, INC.
2471 ALOMA AVE.
WINTER PARK, FL 32792

Borrower Name(s):

Property Address:

Acknowledgement

I/We hereby acknowledge that we have been advised of the Flood Disaster Protection Act of 1973 and the requirements that I/We provide such Insurance coverage on any property located within an area designated as a Flood Hazard Area. Should the subject property fall within a flood hazard area as defined in the Act, then I/We authorize CLIFTON FINANCIAL SERVICES, INC. its successors and/or assigns to purchase such insurance and I/We further agree to pay promptly the cost thereof.

Applicant Date

Applicant Date

Mortgage Broker Fee Disclosure

You have applied to us -- a mortgage broker -- for a residential mortgage loan. We will submit your application for a residential mortgage loan to a participating lender with which we, from time to time, contract upon such terms and conditions as you may request or a lender may require. The lenders have asked that this form be furnished to you to clarify the role of mortgage brokers. This form supplements other disclosures or agreements required by law that you should receive from us concerning your application.

SECTION 1. NATURE OF RELATIONSHIP. In connection with this mortgage loan:

- * We may be acting as an independent contractor and not as your agent. If you are unsure of the nature of your relationship, please ask us for clarification.
- * We have separate independent contractor agreements with various lenders.
- * While we seek to assist you in meeting your financial needs, we do not distribute the products of all lenders or investors in the market and cannot guarantee the lowest price or best terms available in the market.

SECTION 2. THE BROKER'S COMPENSATION. The lenders whose loan products are distributed by us generally provide their loan products to us at a wholesale rate.

- * The retail price we offer you --- your interest rate, total points and fees --- will include our compensation.
- * In some cases, we may be paid all of our compensation by either you or the lender.
- * Alternatively, we may be paid a portion of our compensation by both you and the lender. For example, in some cases, if you would rather pay a lower interest rate, you may pay higher up-front points and fees
- * Also, in some cases, if you would rather pay less up-front, you may wish to have some or all of our fees paid directly by the lender, which will result in a higher interest rate and higher monthly loan payments than you would otherwise be required to pay.
- * We also may be paid by the lender based on (i) the value of the Mortgage Loan or related servicing rights in the market place or (ii) other services, goods or facilities performed or provided by us to the lender.

You may work with us to select the method in which we receive our compensation depending on your financial needs, subject to the lender's loan program requirements and credit underwriting guidelines.

The amount of fees and charges that you pay in connection with your loan will be estimated on your Good Faith Estimate. The final amounts will be disclosed on your HUD-1 or HUD-1A Settlement Statement.

By signing below, applicant(s) acknowledge receipt of a copy of this signed Agreement.

MORTGAGE LOAN ORIGINATOR

APPLICANT(S)

X _____

X _____ [Date]

X _____ [Date]

PRIVACY NOTICE

CLIFTON FINANCIAL SERVICES, INC.
2471 ALOMA AVE.
WINTER PARK, FL 32792

We may collect non-public personal information about you from the following sources:

- ☒ Information that you provide to us, such as on applications or other forms;
- ☒ Information about your transaction with us or others; and
- ☒ Information from others, such as credit bureaus, real estate appraisers and employers

We do not disclose any non-public personal information about you to anyone, except as permitted by law.

To maintain security of customer information, we restrict access to your personal and account information to persons who need to know that information to provide you products or services. We maintain physical, electronic and procedural safeguards that comply with federal standards to guard your non-public personal information.

If you decide to close your account(s) or become an inactive customer, we will adhere to the privacy policies and practices as described in this notice.

ACKNOWLEDGEMENT OF RECEIPT

I (We) received a copy of this notice

Borrower Date

Borrower Date

Borrower Date

Borrower Date

SERVICING DISCLOSURE STATEMENT

NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED. FEDERAL LAW GIVES YOU CERTAIN RELATED RIGHTS. IF YOUR LOAN IS MADE, SAVE THIS STATEMENT WITH YOUR LOAN DOCUMENTS. SIGN THE ACKNOWLEDGMENT AT THE END OF THIS STATEMENT ONLY IF YOU UNDERSTAND ITS CONTENTS.

Because you are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. Section 2601 et seq.) you have certain rights under that Federal law.

This statement tells you about those rights. It also tells you what the chances are that the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest and escrow account payments, if any. If your loan servicer changes, there are certain procedures that must be followed. This statement generally explains those procedures.

Transfer Practices And Requirements

If the servicing of your loan is assigned, sold, or transferred to a new servicer, you must be given written notice of that transfer. The present loan servicer must send you notice in writing of the assignment, sale or transfer of the servicing not less than 15 days before the effective date of the transfer. The new loan servicer must also send you notice within 15 days after the effective date of the transfer. The present servicer and the new servicer may combine this information in one notice, so long as the notice is sent to you 15 days before the effective date of transfer. The 15 day period is not applicable if a notice of prospective transfer is provided to you at settlement. The law allows a delay in the time (not more than 30 days after a transfer) for servicers to notify you, upon the occurrence of certain business emergencies.

Notices must contain certain information. They must contain the effective date of the transfer of the servicing of your loan to the new servicer, and the name, address, and toll-free or collect call telephone number of the new servicer, and toll-free or collect call telephone numbers of a person or department for both your present servicer and your new servicer to answer your questions. During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

Complaint Resolution

Section 6 of RESPA (12 U.S.C. Section 2605) gives you certain consumer rights, whether or not your loan servicing is transferred.

If you send a "qualified written request" to your servicer, your servicer must provide you with a written acknowledgment within 20 Business Days of receipt of your request. (A "qualified written request" is a written correspondence, other than a notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and the information regarding your request). Not later than 60 Business Days after receiving your request, your servicer must make any appropriate corrections to your account, or must provide you with a written clarification regarding any dispute. During this 60 Business Day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request.

A Business Day is any day in which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

Damages and Costs

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section.

Servicing Transfer Estimates

1. The following is the best estimate of what will happen to the servicing of your mortgage loan:

2. For all the first lien mortgage loans that we make in the 12 month period after your mortgage loan is funded, we estimate that the percentage of mortgage loans for which we will transfer servicing is between:

_____ [0 to 25%] or [NONE] _____ 26 to 50% _____ 51 to 75% _____ [76 TO 100%] or [ALL]

This estimate does does not include assignments, sales or transfers to affiliates or subsidiaries. This is only our best estimate and it is not binding. Business conditions or other circumstances may affect our future transferring decisions.

3. _____ This is our record of transferring the servicing of first lien mortgage loans we have made in the past.

Year	Percentage of Loans Transferred	(Rounded to the nearest quartile -- 0%, 25%, 50%, 75%, or 100%)
_____	_____	_____%
_____	_____	_____%
_____	_____	_____%

This information does does not include assignments, sales or transfers to affiliates or subsidiaries.

CLIFTON FINANCIAL SERVICES, INC.

Lender / Broker [Signature Not Mandatory]

_____ Date

ACKNOWLEDGMENT OF MORTGAGE LOAN APPLICANT

I/We have read this disclosure form, and understand its contents, as evidenced by my/our signature(s) below. I/We understand that this acknowledgment is a required part of the mortgage loan application.

_____ Applicant's Signature

_____ Date

_____ Co-Applicant's Signature

_____ Date

_____ Date

_____ Date

CLIFTON FINANCIAL SERVICES, INC.
2471 ALOMA AVE.
WINTER PARK, FL 32792

GENERAL AUTHORIZATION

I hereby authorize **CLIFTON FINANCIAL SERVICES, INC.**
to verify my past and present employment, earnings records, bank accounts, stock holdings
and any other asset balances needed to process my mortgage application.

I further authorize **CLIFTON FINANCIAL SERVICES, INC.**
to order a mortgage credit report and verify all other credit information, including past and
present mortgage and landlord references. It is understood that a photocopy of this document
shall also serve as an authorization to provide the information requested.

The information obtained is only to be used in the processing of my mortgage loan application.

Borrower	Date	Social Security Number
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Co-Borrower	Date	Social Security Number
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To all Prospective Borrowers:

EQUAL CREDIT OPPORTUNITY NOTIFICATION

In compliance with the Equal Credit Opportunity Act, the following notice must be provided to all mortgage applicants:

THE FEDERAL EQUAL CREDIT OPPORTUNITY ACT PROHIBITS CREDITORS FROM DISCRIMINATION AGAINST CREDIT APPLICANTS ON THE BASIS OF RACE, COLOR, NATIONAL ORIGIN, SEX, MARITAL STATUS, AGE (PROVIDING THAT THE APPLICANT HAS THE CAPACITY TO ENTER INTO A BINDING CONTRACT); BECAUSE ALL OR PART OF THE APPLICANTS INCOME DERIVES FROM ANY PUBLIC ASSISTANCE UNDER THE CONSUMER CREDIT PROTECTION ACT, THE FEDERAL AGENCY THAT ADMINISTERS COMPLIANCE WITH THIS LAW CONCERNING THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT IS THE FEDERAL TRADE COMMISSION, EQUAL CREDIT OPPORTUNITY, WASHINGTON, DC 20580.

According to the act, certain types of income need not be disclosed to the creditor, including alimony, child support, or maintenance payments. We will not ask you if you receive income from these sources. If you wish to have this information included for your loan application, you may voluntarily divulge this source of income, which may include copies of divorce decree and letters from Friend of the Court.

The Equal Credit Opportunity Act states that the applicant is entitled to receive a copy of the appraisal report.

Applicants may receive a copy of the appraisal report by submitting a written request and check for \$3.00, to cover copying and postage, made payable to _____ Written request must be made within 90 days of the loan application date.

_____ has 30 days from receipt of the written request to provide a copy of the report.

In the event you would like to have a co-signer on this credit instrument, please inform the individual taking the application. If a co-signer is used we fully document the income, financial position, and credit of the co-signer.

NOTICE REQUIRED UNDER THE FAIR CREDIT REPORTING ACT

Prior to your final application for financing, we will order a credit report; and after receipt of the report and supporting credit information, an application will be prepared for your signature.

EMPLOYMENT CERTIFICATION

An approval for a loan is based upon employment, income, and obligations as shown on the loan application. At closing, the applicant and co-applicant/spouse, if applicable, are required to execute a sworn statement affirming that they are working as reported, and have not received notice of or have any knowledge of a pending layoff; and that the outstanding obligations are substantially the same as reported on the application. Should a change occur in your employment or financial status prior to loan closing, immediately notify this company, as it will be necessary to approve any changes.

ANTI-COERCION STATEMENT

NOTE: IF THE PROPERTY IS LOCATED IN A FLOOD HAZARD AREA, FLOOD INSURANCE WILL BE REQUIRED.

The following statement is required under Rule 4-3.02 of the rules and regulations, promulgated by the Insurance Commissioner relative to anti-coercion.

The Insurance Laws of the United States of America and Florida provide that the lender may not require the borrower to take insurance through any particular insurance agent or company to protect the mortgage property.

The borrower, subject to the rules adopted by the Insurance Commissioner, has the right to have the insurance agent or company of his choice, provided the company meets the requirement of the lender. The lender has the right to determine financial requirements as to the company and the adequacy of the coverage.

I select _____ to write the hazard/flood insurance covering the property in question.

NOTICE TO THE RIGHT TO FINANCIAL PRIVACY

This is a notice to you, as required by the Right to Financial Privacy Act of 1978, that the Veterans Administration or Department of Housing and Urban Development (whichever is appropriate) has the right to financial institutions in connection in consideration or administration of assistance to you. Financial Records involving your transactions will be available to VA or HUD without further notice or authorization; but will not be disclosed or released to another Government Agency or Department without your consent, except as required or permitted by law.

FLORIDA INFORMATIONAL DISCLOSURES

This disclosure is being provided to you pursuant to the Statutes, Chapter 491-245, Section 31 to 49 (a copy will be provided upon request). The purpose of this disclosure is to notify you of the procedures and conditions connected with your residential mortgage loan application

An application fee of \$ _____ is to be collected at time of application.

CHECK ONE:

- This fee is non-refundable and will be credited towards the report, appraisal, and courier fee. (Conventional Mortgage Loans)
- This fee will be credited towards the cost of the credit report and appraisal. Any unused portion of this fee will be refunded upon the closing or cancellation of your residential mortgage loan application. (FHA/VA Mortgage Loans)

The submission for the credit approval of your residential mortgage loan request should be completed within 30 days of receipt of your completed application. Delays and problems may occur in the processing and closing of the loan application which are beyond the control of the lender, such as changes in the applicable laws and/or modifications of programs and procedures of outside agencies, including but not limited to, the Federal Housing Administration (FHA), Department of Veterans Affairs (VA), Government National Mortgages (GNMA), Federal National Mortgage Association (FNMA), or a private investor. Delays may also be caused by information received by third parties such as: an appraised value different than that indicated, credit obligations, payment history and/or balances different than those disclosed at the time of application. In addition, problems could result in his/her ineligibility for a loan request.

You may withdraw your request for the residential mortgage loan without penalty or responsibility for paying additional fees or charges by the lender (except those costs extended on your behalf), at any time prior to a commitment.

Should you have any comments, questions, or complaints, please contact the Branch Manager at _____
By signing below, I/we acknowledge that I/we have read and understand the above. I/we have received a copy of this disclosure.

I/WE HAVE READ THE FORGOING STATEMENTS, AND UNDERSTAND THE RIGHTS AND PRIVILEGES TO EACH STATEMENT. I/WE ALSO ACKNOWLEDGE RECEIPT OF A COPY OF "HUD GUIDE TO SETTLEMENT COSTS" SUPPLIED BY THIS BROKER / LENDER.

Borrower _____	Date _____
Borrower _____	Date _____
Borrower _____	Date _____
Borrower _____	Date _____