Thank you for your interest in a Home Equity Loan with ConnectOne Bank. Attached, please find your loan application.

Here’s what you need to know when filling out the form:

- You can fill out the form by hand or type directly into the form.
- You are not required to fill out the **Liabilities** section on Page 2, just list your checking and savings accounts in the **Assets** section.
- When complete, please save a copy for yourself
- When complete, please send the application as well as the items on the checklist below to **consumerloans@cnob.com**. You can also fax it to us at 908-206-2673.
- Please sign the attached Credit Authorization form and include with the application.
- *Please note, there is no application fee. You will only be required to pay the appraisal fee at the time of inspection.*

If you have any questions, please do not hesitate to reach out to us at 844-266-2548
To be completed by the Lender:
Lender Loan No./Universal Loan Identifier ____________________________
Agency Case No. ____________________________

Uniform Residential Loan Application

Verify and complete the information on this application. If you are applying for this loan with others, each additional Borrower must provide information as directed by your Lender.

Section 1: Borrower Information. This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

1a. Personal Information

Name (First, Middle, Last, Suffix) ____________________________
Social Security Number ____________________________
(or Individual Taxpayer Identification Number)
Date of Birth (mm/dd/yyyy) ____________________________
Citizenship ____________________________
U.S. Citizen
Permanent Resident Alien
Non-Permanent Resident Alien

Alternate Names - List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)
List any names by which you are known or any names under which credit was previously received (or Individual Taxpayer Identification Number)
Date of Birth (mm/dd/yyyy) ____________________________
Citizenship ____________________________
U.S. Citizen
Permanent Resident Alien
Non-Permanent Resident Alien

Type of Credit
I am applying for individual credit.
I am applying for joint credit. Total Number of Borrowers: ______
Each Borrower intends to apply for joint credit. Your initials: ______

List Name(s) of Other Borrower(s) Applying for this Loan (First, Middle, Last, Suffix)

Marital Status
Married
Separated
Single
Divorced
Widowed
Civil Union
Domestic Partnership
Registered Reciprocal Beneficiary Relationship

Dependents (not listed by another Borrower)
Number ______
Ages ____________________________

Contact Information
Home Phone ____________________________
Cell Phone ____________________________
Work Phone ____________________________ Ext.
Email ____________________________

Current Address
Street ____________________________
City ____________________________ State _______ ZIP _______ Country _______
Unit # _______
How Long at Current Address? _____ Years _____ Months
Housing: No primary housing expense
Own ____________________________
Rent ($ ___/month) ____________________________

If at Current Address for LESS than 2 years, list Former Address
Does not apply
Street ____________________________
City ____________________________ State _______ ZIP _______ Country _______
Unit # _______
How Long at Former Address? _____ Years _____ Months
Housing: No primary housing expense
Own ____________________________
Rent ($ ___/month) ____________________________

Mailing Address - if different from Current Address
Does not apply
Street ____________________________
City ____________________________ State _______ ZIP _______ Country _______
Unit # _______

1b. Current Employment/Self-Employment and Income

Employer or Business Name ____________________________
Phone ____________________________
Street ____________________________
City ____________________________ State _______ ZIP _______ Country _______
Unit # _______

Check if this statement applies:
I am employed by a family member, property seller, real estate agent, or other party to the transaction.

Position or Title ____________________________
Start Date (mm/dd/yyyy) ____________________________
How long in this line of work? _____ Years _____ Months

Check if you are the Business Owner or Self-Employed
I have an ownership share of less than 25%. Monthly Income (or Loss) ______
I have an ownership share of 25% or more. $ ______

Gross Monthly Income
Base $ ______/month
Overtime $ ______/month
Bonus $ ______/month
Commission $ ______/month
Military Entitlements $ ______/month
Other $ ______/month
TOTAL $ ______/month
### 1c. IF APPLICABLE, Complete Information for Additional Employment/Self Employment and Income

<table>
<thead>
<tr>
<th>Employer or Business Name</th>
<th>Phone</th>
<th>Gross Monthly Income</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Street</td>
<td></td>
<td>Base $_______/month</td>
</tr>
<tr>
<td>City</td>
<td></td>
<td>Overtime $_______/month</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Bonus $_______/month</td>
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<tr>
<td></td>
<td></td>
<td>Commission $_______/month</td>
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<tr>
<td></td>
<td></td>
<td>Military Entitlements $_______/month</td>
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<tr>
<td></td>
<td></td>
<td>Other $_______/month</td>
</tr>
<tr>
<td></td>
<td></td>
<td>TOTAL $_______/month</td>
</tr>
</tbody>
</table>

**Check if this statement applies:**

- I am employed by a family member, property seller, real estate agent, or other party to the transaction.

**Gross Monthly Income**

- Base
- Overtime
- Bonus
- Commission
- Military Entitlements
- Other
- TOTAL

### Position or Title

**Start Date** (mm/dd/yyyy)

**How long in this line of work?**

<table>
<thead>
<tr>
<th>Years</th>
<th>Months</th>
</tr>
</thead>
</table>

**Check if you are the Business Owner or Self-Employed**

- I have an ownership share of less than 25%
- I have an ownership share of 25% or more

### 1d. IF APPLICABLE, Complete Information for Previous Employment/Self Employment and Income

**Does not apply**

<table>
<thead>
<tr>
<th>Employer or Business Name</th>
<th>Previous Gross Monthly Income $_______/month</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Street</td>
<td></td>
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<tr>
<td>City</td>
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</tr>
</tbody>
</table>

**Position or Title**

**Start Date** (mm/dd/yyyy)

**End Date** (mm/dd/yyyy)

**Check if you were the Business Owner or Self-Employed**

### 1e. Income from Other Sources

**Does not apply**

**Include income from other sources below. Under Income Source, choose from the sources listed here:**

- Alimony
- Automobile Allowance
- Boarder Income
- Capital Gains
- Child Support
- Disability
- Foster Care
- Housing or Parsonage
- Interest and Dividends
- Mortgage Credit Certificate
- Mortgage Differential Payments
- Notes Receivable
- Public Assistance
- Retirement (e.g., Pension, IRA)
- Royalty Payments
- Separate Maintenance
- Social Security
- Trust
- Unemployment Benefits
- VA Compensation
- Other

**NOTE:** Reveal alimony, child support, separate maintenance, or other income ONLY IF you want it considered in determining your qualification for this loan.

**Income Source - use list above**

<table>
<thead>
<tr>
<th>Monthly Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>$</td>
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</tbody>
</table>

**Provide TOTAL Amount Here** $
Section 2: Financial Information — Assets and Liabilities. This section asks about things you own that are worth money and that you want considered to qualify for this loan. It then asks about your liabilities (or debts) that you pay each month, such as credit cards, alimony, or other expenses.

### 2a. Assets - Bank Accounts, Retirement, and Other Accounts You Have

Include all accounts below. Under Account Type, choose from the types listed here:
- Checking
- Savings
- Money Market
- Certificate of Deposit
- Stocks
- Mutual Fund
- Bonds
- Retirement (e.g., 401k, IRA)
- Bridge Loan Proceeds
- Individual Development Account
- Trust Account
- Cash Value of Life Insurance (used for the transaction)

<table>
<thead>
<tr>
<th>Account Type</th>
<th>Financial Institution</th>
<th>Account Number</th>
<th>Cash or Market Value</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tbody>
</table>

Provide TOTAL Amount Here $  

### 2b. Other Assets and Credits You Have

Include all other assets and credits below. Under Asset or Credit Type, choose from the types listed here:
- Proceeds from Real Estate
- Proceeds from Sale of Non-Real Estate Asset
- Unsecured Borrowed Funds
- Secured Borrowed Funds
- Earnest Money
- Employer Assistance
- Relocation Funds
- Rent Credit
- Lot Equity
- Sweat Equity
- Trade Equity

<table>
<thead>
<tr>
<th>Asset or Credit Type</th>
<th>Cash or Market Value</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tbody>
</table>

Provide TOTAL Amount Here $  

### 2c. Liabilities - Credit Cards, Other Debts, and Leases that You Owe

List all liabilities below (except real estate) and include deferred payments. Under Account Type, choose from the types listed here:
- Revolving (e.g., credit cards)
- Installment (e.g., car, student, personal loans)
- Open 30-Day (balance paid monthly)
- Lease (not real estate)
- Other

<table>
<thead>
<tr>
<th>Account Type</th>
<th>Company Name</th>
<th>Account Number</th>
<th>Unpaid Balance</th>
<th>To be paid off at or before closing</th>
<th>Monthly Payment</th>
</tr>
</thead>
<tbody>
<tr>
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</tr>
</tbody>
</table>

### 2d. Other Liabilities and Expenses

Include all other liabilities and expenses below. Choose from the types listed here:
- Alimony
- Child Support
- Separate Maintenance
- Job Related Expenses
- Other

<table>
<thead>
<tr>
<th>Monthly Payment</th>
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<tbody>
<tr>
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</table>

Borrower Name: ____________________________

Uniform Residential Loan Application  
Freddie Mac Form 65 • Fannie Mae Form 1003  
Effective 1/2021
Section 3: Financial Information — Real Estate. This section asks you to list all properties you currently own and what you owe on them.  
☐ I do not own any real estate

3a. Property You Own
If you are refinancing, list the property you are refinancing FIRST.

<table>
<thead>
<tr>
<th>Address</th>
<th>Street</th>
<th>Unit #</th>
<th>City</th>
<th>State</th>
<th>ZIP</th>
<th>Country</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Property Value</th>
<th>Status: Sold, Pending Sale, or Retained</th>
<th>Intended Occupancy: Investment, Primary Residence, Second Home, Other</th>
<th>Monthly Insurance, Taxes, Association Dues, etc. if not included in Monthly Mortgage Payment</th>
<th>For 2-4 Unit Primary or Investment Property</th>
<th>Monthly Rental Income</th>
<th>For LENDER to calculate: Net Monthly Rental Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>$</td>
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</tr>
</tbody>
</table>

Mortgage Loans on this Property  ☐ Does not apply

<table>
<thead>
<tr>
<th>Creditor Name</th>
<th>Account Number</th>
<th>Monthly Mortgage Payment</th>
<th>Unpaid Balance</th>
<th>To be paid off at or before closing</th>
<th>Type: FHA, VA, Conventional, USDA-RD, Other</th>
<th>Credit Limit (if applicable)</th>
<th>$</th>
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</tr>
</tbody>
</table>

3b. IF APPLICABLE, Complete Information for Additional Property  ☐ Does not apply

<table>
<thead>
<tr>
<th>Address</th>
<th>Street</th>
<th>Unit #</th>
<th>City</th>
<th>State</th>
<th>ZIP</th>
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<th>Monthly Rental Income</th>
<th>For LENDER to calculate: Net Monthly Rental Income</th>
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</table>

Mortgage Loans on this Property  ☐ Does not apply

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<th>Creditor Name</th>
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<th>Unpaid Balance</th>
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<th>Type: FHA, VA, Conventional, USDA-RD, Other</th>
<th>Credit Limit (if applicable)</th>
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3c. IF APPLICABLE, Complete Information for Additional Property  ☐ Does not apply

<table>
<thead>
<tr>
<th>Address</th>
<th>Street</th>
<th>Unit #</th>
<th>City</th>
<th>State</th>
<th>ZIP</th>
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<th>Monthly Insurance, Taxes, Association Dues, etc. if not included in Monthly Mortgage Payment</th>
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Mortgage Loans on this Property  ☐ Does not apply

<table>
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<th>Monthly Mortgage Payment</th>
<th>Unpaid Balance</th>
<th>To be paid off at or before closing</th>
<th>Type: FHA, VA, Conventional, USDA-RD, Other</th>
<th>Credit Limit (if applicable)</th>
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</table>

Borrower Name:  
Uniform Residential Loan Application  
Freddie Mac Form 65  •  Fannie Mae Form 1003  
Effective 1/2021  
Calyx Form - URLA_4.frm (09/2021)
## Section 4: Loan and Property Information

This section asks about the loan’s purpose and the property you want to purchase or refinance.

### 4a. Loan and Property Information

<table>
<thead>
<tr>
<th>Loan Amount $</th>
<th>Loan Purpose</th>
<th>Purchase</th>
<th>Refinance</th>
<th>Other (specify)</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Property Address</th>
<th>Street</th>
<th>Unit #</th>
<th>City</th>
<th>State</th>
<th>ZIP</th>
<th>County</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of Units</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Property Value $</td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Occupancy</th>
<th>Primary Residence</th>
<th>Second Home</th>
<th>Investment Property</th>
<th>FHA Secondary Residence</th>
</tr>
</thead>
</table>

1. **Mixed-Use Property.** If you will occupy the property, will you set aside space within the property to operate your own business? (e.g., daycare facility, medical office, beauty/barber shop)  
   - NO  
   - YES

2. **Manufactured Home.** Is the property a manufactured home? (e.g., a factory built dwelling built on a permanent chassis)  
   - NO  
   - YES

### 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing

<table>
<thead>
<tr>
<th>Creditor Name</th>
<th>Lien Type</th>
<th>Monthly Payment</th>
<th>Loan Amount/Amount to be Drawn</th>
<th>Credit Limit (if applicable)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>First Lien Subordinate Lien $</td>
<td>$</td>
<td>$</td>
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<tr>
<td></td>
<td>First Lien Subordinate Lien $</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
</tbody>
</table>

### 4c. Rental Income on the Property You Want to Purchase

For Purchase Only  

- **Does not apply**

<table>
<thead>
<tr>
<th>Complete if the property is a 2-4 Unit Primary Residence or an Investment Property</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Expected Monthly Rental Income</td>
<td>$</td>
</tr>
</tbody>
</table>
| For LENDER to calculate: Expected Net Monthly Rental Income | $

### 4d. Gifts or Grants You Have Been Given or Will Receive for this Loan

- **Does not apply**

Include all gifts and grants below. Under Source, choose from the sources listed here:

- Community Nonprofit
- Federal Agency
- Relative
- State Agency
- Employer
- Local Agency
- Religious Nonprofit
- Unmarried Partner
- Lender
- Other

<table>
<thead>
<tr>
<th>Asset Type: Cash Gift, Gift of Equity, Grant</th>
<th>Deposited/Not Deposited</th>
<th>Source - use list above</th>
<th>Cash or Market Value</th>
</tr>
</thead>
</table>
| Deposited/Not Deposited | Deposited | Not Deposited | $ | $
| Deposited/Not Deposited | Deposited | Not Deposited | $ | $
Section 5: Declarations. This section asks about specific questions about the property, your funding, and your past financial history.

5a. About this Property and Your Money for this Loan

A. Will you occupy the property as your primary residence?
   If YES, have you had an ownership interest in another property in the last three years?
   If YES, complete (1) and (2) below:
   (1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)?
   (2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?

B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?

C. Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as seller or realtor, that you have not disclosed on this loan application?
   If YES, what is the amount of this money?

D. 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application?
   2. Have you or will you be applying for any new credit (e.g., installment loan, credit card, etc.) on or before closing this loan that is not disclosed on this application?

E. Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., the Property Assessed Clean Energy Program)?

5b. About Your Finances

F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?

G. Are there any outstanding judgments against you?

H. Are you currently delinquent or in default on a federal debt?

I. Are you a party to a lawsuit in which you potentially have any personal financial liability?

J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?

K. Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due?

L. Have you had property foreclosed upon in the last 7 years?

M. Have you declared bankruptcy within the past 7 years?
   If YES, identify the type(s) of bankruptcy: □ Chapter 7 □ Chapter 11 □ Chapter 12 □ Chapter 13

Borrower Name: ____________________________

Uniform Residential Loan Application
Freddie Mac Form 65• Fannie Mae Form 1003
Effective 1/2021
Section 6: Acknowledgements and Agreements. This section tells you about your legal obligations when you sign this application.

Acknowledgements and Agreements

Definitions
- "Lender" includes the Lender's agents, service providers and any of their successors and assigns.
- "Other Loan Participants" (this includes any actual or potential owners of a loan resulting from this application (the "Loan")), (ii) acquirers of any beneficial or other interest in the Loan,(iii) any mortgage insurer, (iv) guarantor, (v) any servicers or service providers of the Loan, and (vi) any of these parties' service providers, successors or assigns.

I agree to, acknowledge, and represent the following:

(1) The Complete Information for this Application
- The information I have provided in this application is true, accurate, and complete as of the date I signed this application.
- If the information I submitted changes or I have new information before closing of the Loan, I must change and supplement this application, including providing any updated/supplemented real estate sales contract.
- For purchase transactions: The terms and conditions of any real estate sales contract signed by me in connection with this real estate transaction.
- The Lender and Other Loan Participants may rely on the information contained in the application before and after closing of the Loan.
- Any intentional or negligent misrepresentation of information may result in the imposition of:
  (a) civil liability on me, including monetary damages, if a person suffers any loss because the person relied on any misrepresentation that I have made on this application, and/or
  (b) criminal penalties on me including, but not limited to, fine or imprisonment or both under the provisions of federal law (18 U.S.C. §§ 1001 et seq.).

(2) The Property's Security
- The Loan I have applied for in this application will be secured by a mortgage or deed of trust which provides the Lender a security interest in the property described in this application.

(3) The Property's Appraisal, Value, and Condition
- Any appraisal or value of the property obtained by the Lender is for use by the Lender and Other Loan Participants.
- The Lender and Other Loan Participants have not made any representation or warranty, express or implied, to me about the property, its condition, or its value.

(4) Electronic Records and Signatures
- The Lender and Other Loan Participants may keep any paper record and/or electronic record of this application, whether or not the Loan is approved.

- If this application is created as (or converted into) an "electronic application", I consent to the use of "electronic records" and "electronic signatures" as the terms are defined in and governed by applicable federal and/or state electronic transactions laws.
- I intend to sign and have signed this application either using my:
  (a) electronic signature; or
  (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.
- I agree that the application, if delivered or transmitted to the Lender or Other Loan Participants as an electronic record with my electronic signature, will be as effective and enforceable as a paper application signed by me in writing.

(5) Delinquency
- The Lender and Other Loan Participants may report information about my account to credit bureaus. Late payments, missed payments, or other defaults on my account may be reflected in my credit report and will likely affect my credit score.
- If I have trouble making my payments I understand that I may contact a HUD-approved housing counseling organization for advice about actions I can take to meet my mortgage obligations.

(6) Authorization for Use and Sharing of Information
By signing below, in addition to the representations and agreements made above, I expressly authorize the Lender and Other Loan Participants to obtain, use, and share with each other (i) the loan application and related loan information and documentation, (ii) a consumer report on me, and (iii) my tax return information, as necessary to perform the actions listed below, for so long as they have an interest in my loan of its servicing:
- (a) process and underwrite my loan;
- (b) verify any data contained in my consumer credit report, my loan application and other information supporting my loan application;
- (c) inform credit and investment decisions by the Lender and Other Loan Participants;
- (d) perform audit, quality control, and legal compliance analysis and reviews;
- (e) perform analysis and modeling for risk assessments;
- (f) monitor the account for this loan for potential delinquencies and determine any assistance that may be available to me; and
- (g) other actions permissible under applicable law.

Borrower Signature __________________________________________________________ Date (mm/dd/yyyy) _____ / _____ / __________

Borrower Signature __________________________________________________________ Date (mm/dd/yyyy) _____ / _____ / __________

Borrower Name: ____________________________________________________________________________

Effective 1/2021

Calyx Form - URLA_7.frm (12/2020)
Section 7: Military Service. This section asks questions about your (or your deceased spouse's) military service.

Military Service of Borrower

Military Service - Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? NO YES

If YES, check all that apply:
- Currently serving on active duty with projected expiration date of service/tour _____________ (mm/dd/yyyy)
- Currently retired, discharged, or separated from service
- Only period of service was as a non-activated member of the Reserve or National Guard
- Surviving spouse

Section 8: Demographic Information. This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for “Ethnicity” and one or more designations for “Race.” The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Ethnicity: Check one or more
- Hispanic or Latino
  - Mexican
  - Puerto Rican
  - Cuban
  - Other Hispanic or Latino - Print origin:
    - For Example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.
- Not Hispanic or Latino
- I do not wish to provide this information

Race: Check one or more
- American Indian or Alaskan Native - Print name of enrolled or principal tribe:
- Asian
  - Asian Indian
  - Chinese
  - Filipino
- Japanese
  - Korean
  - Vietnamese
- Other Asian - Print race:
  - For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.
- Black or African American
- Native Hawaiian or Other Pacific Islander
  - Native Hawaiian
  - Guamanian or Chamorro
  - Samoan
- Other Pacific Islander - Print race:
  - For example: Fijian, Tongan, and so on.
- White
- I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

Was the ethnicity of the Borrower collected on the basis of visual observation or surname? NO YES
Was the sex of the Borrower collected on the basis of visual observation or surname? NO YES
Was the race of the Borrower collected on the basis of visual observation or surname? NO YES

The Demographic Information was provided through:

Face-to-Face Interview (includes Electronic Media w/ Video Component) Telephone Interview Fax or Mail Email or Internet

Borrower Name: ____________________________
Uniform Residential Loan Application
Freddie Mac Form 65• Fannie Mae Form 1003
Effective 1/2021
### Section 9: Loan Originator Information

<table>
<thead>
<tr>
<th>Loan Originator Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loan Originator Organization Name</td>
</tr>
<tr>
<td>Address</td>
</tr>
<tr>
<td>Loan Originator Organization NMLS ID#</td>
</tr>
<tr>
<td>Loan Originator Name</td>
</tr>
<tr>
<td>Loan Originator NMLS ID#</td>
</tr>
<tr>
<td>Email</td>
</tr>
<tr>
<td>Signature</td>
</tr>
</tbody>
</table>

Borrower Name: ____________________________________________
Uniform Residential Loan Application
Freddie Mac Form 65  Fannie Mae Form 1003
Effective 1/2021
To be completed by the **Lender**:

Lender Loan No. / Universal Loan Identifier ____________________________

Agency Case No. ____________________________

**Uniform Residential Loan Application — Lender Loan Information**

This section is completed by your Lender.

### L1. Property and Loan Information

<table>
<thead>
<tr>
<th>Community Property State</th>
<th>Refinance Type</th>
<th>Refinance Program</th>
</tr>
</thead>
<tbody>
<tr>
<td>At least one borrower lives in a community property state.</td>
<td>No Cash Out</td>
<td>Full Documentation</td>
</tr>
<tr>
<td>The property is in a community property state.</td>
<td>Limited Cash Out</td>
<td>Interest Rate Reduction</td>
</tr>
<tr>
<td></td>
<td>Cash Out</td>
<td>Streamlined without Appraisal</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Other</td>
</tr>
</tbody>
</table>

#### Transaction Detail

- [ ] Conversion of Contract for Deed or Land Contract
- [ ] Renovation
- [ ] Construction-Conversion/Construction-to-Permanent
  - Single-Closing
  - Two-Closing

Construction/Improvement Cost $ ________________

Lot Acquired Date ________________ (mm/dd/yyyy)

Original Cost of Lot $ ________________

#### Energy Improvement

- [ ] Mortgage loan will finance energy-related improvements.
- [ ] Property is currently subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid for through property taxes (e.g., the Property Assessed Clean Energy program).

#### Project Type

- [ ] Condominium
- [ ] Cooperative
- [ ] Planned Unit Development (PUD)
- [ ] Property is not located in a project

### L2. Title Information

<table>
<thead>
<tr>
<th>Title to the Property Will be Held in What Name(s):</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fee Simple</td>
</tr>
<tr>
<td>Leasehold: Expiration Date ________________ (mm/dd/yyyy)</td>
</tr>
<tr>
<td>Manner in Which Title Will be Held</td>
</tr>
<tr>
<td>Sole Ownership</td>
</tr>
<tr>
<td>Joint Tenancy with Right of Survivorship</td>
</tr>
<tr>
<td>Life Estate</td>
</tr>
<tr>
<td>Tenancy by the Entirety</td>
</tr>
<tr>
<td>Tenancy in Common</td>
</tr>
<tr>
<td>Other</td>
</tr>
</tbody>
</table>

For Refinance: Title to the Property is Currently Held in What Name(s):

<table>
<thead>
<tr>
<th>Trust Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Title Will be Held by an <em>Inter Vivos</em> (Living) Trust</td>
</tr>
<tr>
<td>Title Will be Held by a Land Trust</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Indian Country Land Tenure</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fee Simple On a Reservation</td>
</tr>
<tr>
<td>Individual Trust Land (Allotted/Restricted)</td>
</tr>
<tr>
<td>Tribal Trust Land On a Reservation</td>
</tr>
<tr>
<td>Tribal Trust Land Off Reservation</td>
</tr>
<tr>
<td>Alaska Native Corporation Land</td>
</tr>
</tbody>
</table>

### L3. Mortgage Loan Information

<table>
<thead>
<tr>
<th>Mortgage Type Applied For</th>
</tr>
</thead>
<tbody>
<tr>
<td>Conventional</td>
</tr>
<tr>
<td>USDA-RD</td>
</tr>
<tr>
<td>FHA</td>
</tr>
<tr>
<td>VA</td>
</tr>
<tr>
<td>Other: ____________________</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Terms of Loan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Note Rate ______ %</td>
</tr>
<tr>
<td>Loan Term ______ (months)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Mortgage Lien Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Lien</td>
</tr>
<tr>
<td>Subordinate Lien</td>
</tr>
</tbody>
</table>

#### Amortization Type

- [ ] Fixed Rate
- [ ] Adjustable Rate (explain): ____________________

If Adjustable Rate:

- Initial Period Prior to First Adjustment ________ (months)
- Subsequent Adjustment Period ________ (months)

#### Loan Features

- [ ] Balloon / Balloon Term ______ (months)
- [ ] Interest Only / Interest Only Term ______ (months)
- [ ] Prepayment Penalty / Prepayment Penalty Term ______ (months)
- [ ] Negative Amortization
- [ ] Temporary Interest Rate Buydown / Initial Buydown Rate ______%
- [ ] Other (explain): ____________________

<table>
<thead>
<tr>
<th>Proposed Monthly Payment for Property</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Mortgage (P &amp; I) $</td>
</tr>
<tr>
<td>Subordinate Lien(s) (P &amp; I) $</td>
</tr>
<tr>
<td>Homeowner's Insurance $</td>
</tr>
<tr>
<td>Supplemental Property Insurance $</td>
</tr>
<tr>
<td>Property Taxes $</td>
</tr>
<tr>
<td>Mortgage Insurance $</td>
</tr>
<tr>
<td>Association/Project Dues (Condo, Co-Op, PUD) $</td>
</tr>
<tr>
<td>Other $</td>
</tr>
<tr>
<td>TOTAL $</td>
</tr>
</tbody>
</table>

Borrower Name(s): ____________________

Effective 01/2021
# L4. Qualifying the Borrower - Minimum Required Funds or Cash Back

## DUE FROM BORROWER(S)

<table>
<thead>
<tr>
<th>A. Sales Contract Price</th>
<th>$</th>
</tr>
</thead>
<tbody>
<tr>
<td>B. Improvements, Renovations, and Repairs</td>
<td>$</td>
</tr>
<tr>
<td>C. Land (if acquired separately)</td>
<td>$</td>
</tr>
</tbody>
</table>
| D. For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction  
(See Table 3a. Property You Own) | $ |
| E. Credit Cards and Other Debts Paid Off  
(See Table 2c. Liabilities - Credit Cards, Other Debts, and Leases that You Owe) | $ |
| F. Borrower Closing Costs (including Prepaid and Initial Escrow Payments) | $ |
| G. Discount Points | $ |

### H. TOTAL DUE FROM BORROWER(s) (Total of A thru G)

$ 

## TOTAL MORTGAGE LOANS

| I. Loan Amount  
Loan Amount Excluding Financed Mortgage Insurance (or Mortgage Insurance Equivalent) $ | $ |
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Financed Mortgage Insurance (or Mortgage Insurance Equivalent) Amount</td>
<td>$</td>
</tr>
</tbody>
</table>
| J. Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing  
(See Table 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing) | $ |

### K. TOTAL MORTGAGE LOANS (Total of I and J)

$ 

## TOTAL CREDITS

| L. Seller Credits (Enter the amount of Borrower(s) costs paid by the property seller) | $ |
| M. Other Credits (Enter the sum of all other credits --- Borrower Paid Fees, Earnest Money, Employer Assisted Housing, Lease Purchase Fund, Lot Equity, Relocation Funds, Sweat Equity, Other) | $ |

### N. TOTAL CREDITS (Total of L and M)

$ 

## CALCULATION

| TOTAL DUE FROM BORROWER(s) (Line H) | $ |
| TOTAL MORTGAGE LOANS (Line K) AND TOTAL CREDITS (Line N) | -$ |

**Cash From/To the Borrower (Line H minus Line K and Line N)**

**NOTE:** This amount does not include reserves or other funds that may be required by the Lender to be verified.

$
Credit Authorization

1. To all consumer-reporting agencies and to all creditors and depositories of the undersigned:
   Please be advised that the undersigned, and each of them, has made application to:
   
   **ConnectOne Bank**

   requesting an extension of credit to the undersigned. Therefore, the undersigned, and each of them, hereby authorizes you to provide credit report and/or a disclosure to Lender or any agent or balance. The undersigned also authorizes you to disclose your deposit or credit experiences with the undersigned to Lender or to third parties.

2. In addition, the undersigned, and each of them, hereby authorizes Lender to disclose to any third party, or any agent or employee thereof, information regarding the deposit or credit experience with any of the undersigned.

3. A photographic or carbon copy of this authorization bearing a photographic or carbon copy of the signature(s) of the undersigned may be deemed to be equivalent to the original hereof and may be used as a duplicate original.

Borrower Date

Co-Borrower Date
Evidence of Joint Application

Date: __________________

Lender: ConnectOne Bank

Borrowers: __________________________________________________________

Property Address: _____________________________________________________

If you are applying for joint credit with another person, please sign below.

We intend to apply for joint credit.

__________________________________  Date
Borrower

__________________________________  Date
Co -Borrower