

Wildcat Lending 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

Mortgage Amt Applied for \$: <input type="checkbox"/> Fixed <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Wildcat Case Number		
Amount \$	Interest Rate %	Six Month Term	Amortization Type: <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): <input type="checkbox"/>

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 renovation is part of the loan.

	Estimated Value as Is	Estimated Value as Improved	(a) Purchase Price of Property	(b) Cost of Improvements	Total Cost (a + b)
	\$	\$	\$	\$	\$

Complete this line for renovation details.

Estimated Timeframe	Renovation Budget (Total)	Major Component Cost	Describe Improvements	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			
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Borrower's Name (include Jr. or Sr. if applicable)				Co-Borrower's Name (include Jr. or Sr. if applicable)			
Social Security Number	Home Phone & Cell Phone	DOB (mm/dd/yyyy)	Email Address	Social Security Number	Home Phone and Cell Phone	DOB (mm/dd/yyyy)	Email Address
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried <small>(include single, divorced, widowed)</small>		Dependents <small>(not listed by Co-Borrower)</small> no. ages		<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried <small>(include single, divorced, widowed)</small>		Dependents <small>(not listed by Borrower)</small> no. ages	
Present Address <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs. <small>(street, city, state, ZIP)</small>				Present Address <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs. <small>(street, city, state, ZIP)</small>			
Landlord Name and Phone Number				Landlord Name and Phone Number			

If residing at present address for less than two years, complete the following:

Former Address <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs. <small>(street, city, state, ZIP)</small>	Former Address <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs. <small>(street, city, state, ZIP)</small>
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Borrower	IV. EMPLOYMENT INFORMATION		Co-Borrower	
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Name & Address <input type="checkbox"/> Self Employed <small>of Employer</small>	Yrs. on this job Yrs. employed <small>in this line of work/profession</small>	Name & Address <input type="checkbox"/> Self Employed <small>of Employer</small>	Yrs. on this job Yrs. employed <small>in this line of work/profession</small>
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)

<input type="checkbox"/>		<input type="checkbox"/>	
	Monthly Income \$		Monthly Income \$
<input type="checkbox"/> Real Estate Owned		<input type="checkbox"/> Real Estate Owned	
	Monthly Income \$		Monthly Income \$

V. ASSETS AND LIABILITIES

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	\$	
Name and address of Bank, S&L, or Credit Union					
		Acct. no.			
Stocks & Bonds (Company name/number & description)	\$	Name and address of Company	\$ Payment/Months	\$	
		Acct. no.			
Life insurance net cash value	\$	Name and address of Company	\$ Payment/Months	\$	
Face amount: \$					
		Acct. no.			
Subtotal Liquid Assets	\$	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)	\$	Job-Related Expense (child care, union dues, etc.)	\$		
Automobiles owned (make and year)	\$				
Other Assets (itemize)	\$				
		Total Monthly Payments	\$		
Total Assets a.	\$	Net Worth (a minus b)	\$	Total Liabilities b.	\$

VII. DETAILS OF TRANSACTION (cont'd)		VI. DECLARATIONS				
A. Borrower's closing costs paid by Seller		G. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B. Any part of the down payment Borrowed?		-----				
		H. Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		I. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
C.		J. Do you intend to occupy the property as your primary residence?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		If "Yes," please contact Wildcat Lending ASAP				
D.		K. Have you had a foreclosure on any property in the last three years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
E.		Have you had a bankruptcy in the last five years?	___	___	___	___
F.		Do you consider yourself to be a competent in the acquisition and restoration of homes?	___	___	___	___

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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