



PALADIN FUNDING, LLC

LOAN APPLICATION - FINANCIAL STATEMENT

This new Loan application is formatted to be completed by the applicant(s) with the help of their broker or lender. Applicants should complete this form as the "Borrower" or "Co-Borrower" and all appropriate boxes shall be completed when the information is being used as a basis for loan qualification or any person(s) associated who has community property rights pursuant to State law.

In the case this application if for joint credit, Borrower and Co-Borrower each agree we intend to apply for joint credit (sign below):

Borrower's Signature _____ Date _____ Co-Borrower's Signature _____ Date _____

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied For: Conventional Non-Conventional Commercial Other

LENDER FILE # _____ AMOUNT: _____ INTEREST: _____ TERM(mos): _____

II. COLLATERAL INFORMATION AND LOAN PURPOSE

Subject Property Address (Street / City / State / ZIP Code) _____

No. of Unit _____ Mo & Yr Bu _____

LOAN PURPOSE: Refinance Purchase Construction Other Explain: other.....

If Refi. Pls. Complete: Mo & Yr Acquired _____ Original Purchase \$ _____ Loan Expiration _____ Existing Liens (\$) _____

Please Breakdown Improvements Made or To-Be-Made and Associated Costs:

If Construction: Mo & Yr Acquired _____ Original Purchase \$ _____ Land/Lot Value \$ _____ Existing Liens (\$) _____

Improvements To-Be-Made & Associated Costs _____

Title held in what Names/Manner box checked

Fee Simple

Down Payment All Sources: Bank of Leasehold / Expiration Date _____

III. BORROWER'S INFORMATION

Borrower Full Formal Name _____ Co-Borrower Full Name _____

SS# _____ Phone#s _____ D.O.B. _____ SS# _____ Phone#s _____ D.O.B. _____

Married Not M. Separated Dependent# _____ Married Not M. Separated Dependent# _____

Address _____ Own _____ Address _____ Own _____

Mailing Address: _____ Rent _____ Mailing Address: _____ Rent _____

BORROWER

IV. EMPLOYMENT INFORMATION

CO-BORROWER

Name, Address & Years With Current Employer or Self Emp: Name, Address & Years With Current Employer or Self Emp:

eric,,,,,ojai,,,,,,5000.....

99999999

Position / Title / Business Type _____ Business Phone Numbers _____ Position / Title / Business Type _____ Business Phone Numbers _____

If Employed for less than 2 years please complete the following

If Employed for less than 2 years please complete the following

Employer Name, Address and Dates (from - to) or Self Emp: Employer Name, Address and Dates (from - to) or Self Emp:

Position / Title / Business Type _____ Work Phone _____ Mo. Income \$ _____ Position / Title / Business Type _____ Work Phone _____ Mo. Income \$ _____

Employer Name, Address and Dates (from - to) or Self Emp: Employer Name, Address and Dates (from - to) or Self Emp:

Position / Title / Business Type _____ Work Phone _____ Mo. Income \$ _____ Position / Title / Business Type _____ Work Phone _____ Mo. Income \$ _____

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Totals	Combined Mo. Expenses	Present	Proposed
Base Emp. Income*				Rent		
Overtime				First Mortg (P&I)		
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
OTHER (please see Notice below)				OTHER (Homeowners Ass Dues, other)		
TOTALS				TOTALS		

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

Notice: Alimony, child support, or separate maintenance income need not be revealed if Borrower (B) or Co-Borrower © does not choose to have it considered for repaying this loan. Please describe other income in spaces provided.

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 to that the Statement can be meaningfully and fairly presented on a combined basis, otherwise, separate Statement 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 Joint Not Completed Joint

ASSET Description	Cash or Market Value	LIABILITIES AND PLEDGED ASSETS. List the creditor's name, address and account numbers for all outstanding debts, including auto loans, revolving charge accts, RE loans, alimony, child support, stock pledges, etc. Use extra sheet if need Use * identifying what will be satisfied by sale of RE owned or refi of subject prop.		Monthly Payment and Months Remaining to	Outstanding Balance
<i>Please list checking, savings, other accts. below:</i>		LIABILITIES			
Name & Address of Bank, S&L, Credit Union, other		Name & Address of Company			
Acct No.		Acct No.			
Name & Address of Bank, S&L, Credit Union, other		Name & Address of Company		Monthly Payment and Months Remaining to	Outstanding Balance
Acct No.		Acct No.			
Name & Address of Bank, S&L, Credit Union, other		Name & Address of Company		Monthly Payment and Months Remaining to	Outstanding Balance
Acct No.		Acct No.			

VI. ASSETS AND LIABILITIES Continued

Name & Address of Bank, S&L, Credit Union, other	Name & Address of Company	Monthly Payment and Months Remaining to	Outstanding Balance

d. Refinance (incl. all debts to be paid off)		b. Have you been declared bankrupt within 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Est prepaid items		c. Have you had property foreclosed upon or given title or deed in lieu thereof in the past 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Est. closing costs		d. Are you a party involved in a current lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. PMI, MIP, Funding Fee Discount (if Borrower will pay this amount)		e. Have you been obligated on any loan which resulted in foreclosure, title transfer in lieu or judgement?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Total Costs (add a - h)		f. Are you presently delinquent/in default on any Federal debt, loan, mortgage, obligation or bond?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Subordinate financing		g. Do you have alimony or child support obligations?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Borrower's closing costs paid by Seller		h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Other Credits (explain)		i. Are you a co-maker of endorser on any note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Loan Amt. (exclude PMI/MIP/Funding Fee)		j. Are you a valid United States citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. PMI, MIP, Funding Fee		k. Do you intend to occupy the property as your primary residence? If Yes, have you had ownership in a property in last 3 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. Loan Amount (m + n)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
o. Cash from/to Borrower (subtract j,k,l,o from i)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

IX. ACKNOWLEDGEMENT 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 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, Section 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 Loan 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 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; (7) 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; (8) ownership of the Loan and/or administration of the Loan express or implied, to me regarding the property or the condition or value of the property; and (9) 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 (10) 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. 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 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/Latino	<input type="checkbox"/> Not Hispanic/Latino	Ethnicity:	<input type="checkbox"/> Hispanic/Latino	<input type="checkbox"/> Not Hispanic/Latino
Race:	<input type="checkbox"/> Am. Indian or Alaska Native	<input type="checkbox"/> Asian	Race:	<input type="checkbox"/> Am. Indian or Alaska Native	<input type="checkbox"/> Asian
	<input type="checkbox"/> Native Hawaiian or Pacific Islander	<input type="checkbox"/> White		<input type="checkbox"/> Native Hawaiian or Pacific Islander	<input type="checkbox"/> White
	<input type="checkbox"/> Black or African American			<input type="checkbox"/> Black or African American	
Sex:	<input type="checkbox"/> Female	<input type="checkbox"/> Male	Sex:	<input type="checkbox"/> Female	<input type="checkbox"/> Male

I / We fully understand that it is a Federal crime punishable by fine and/or imprisonment to knowingly make any false statements concerning any of the facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

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