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Mortgage Resource Center Evaluation

Please complete the following four page request form as completely as possible for the timely and accurate response to your request.

Borrower				III. BORROWER INFORMATION				Co-Borrower											
Borrower's Name (include Jr. or Sr. if applicable)				Co-Borrower's Name (include Jr. or Sr. if applicable)															
Social Security Number		Home Phone (incl. area code)		DOB (MM/DD/YY)		Yrs. School		Social Security Number		Home Phone (incl. area code)		DOB (MMDDYY)		Yrs. School					
<input type="checkbox"/> Married		<input type="checkbox"/> Unmarried (include single, divorced, widowed)		Dependents no. ages		Dependents (not listed by co-borrower) no. ages		<input type="checkbox"/> Married		<input type="checkbox"/> Unmarried (include single, divorced, widowed)		Dependents no. ages		Dependents (not listed by borrower) no. ages					
Present Address (street, city, state, zip code)		<input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.						Present Address (street, city, state, zip code)		<input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.									
Mailing Address, if different from Present Address								Mailing Address, if different from Present Address											
<i>If residing at present address for less than two years, complete the following:</i>																			
Former Address (street, city, state, zip code)								<input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.		Former Address (street, city, state, zip code)								<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)			
<i>If employed in current position for less than two years or if currently employed in more than one position, complete the following:</i>															
Name & Address of Employer				<input type="checkbox"/> Self-employed		Dates (from - to)		Name & Address of Employer				<input type="checkbox"/> Self-employed		Dates (from - to)	
						Monthly Income								Monthly Income	
Position/Title/Type of Business				Business Phone (incl area code)				Position/Title/Type of Business				Business Phone (incl area code)			
Name & Address of Employer				<input type="checkbox"/> Self-employed		Dates (from - to)		Name & Address of Employer				<input type="checkbox"/> Self-employed		Dates (from - to)	
						Monthly Income								Monthly Income	
Position/Title/Type of Business				Business Phone (incl area code)				Position/Title/Type of Business				Business Phone (incl area code)			

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed (Subject Property)
Base Empl. Income *				Rent		
Overtime				First Mtg. (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's Assn Dues		
				Other		
Total				Total		

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

Describe Other Income *Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.* Monthly Amount

B/C

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

Completed Jointly Not Jointly

ASSETS	Cash or Market Value	Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon financing of the subject property.		
Description		LIABILITIES	Monthly Payments & Mos. Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:		Name and address of Company	Payment	
<i>List checking and savings accounts below</i>			Months	
Name and address of Bank, S&L, or Credit Union		Acct. no.		
		Name and address of Company	Payment	
Acct. no.			Months	
Name and address of Bank, S&L, or Credit Union		Acct. no.		
		Name and address of Company	Payment	
Acct. no.			Months	
Name and address of Bank, S&L, or Credit Union		Acct. no.		
		Name and address of Company	Payment	
Acct. no.			Months	
Name and address of Bank, S&L, or Credit Union		Acct. no.		
		Name and address of Company	Payment	
Acct. no.			Months	
Stocks & Bonds (Company name/number and description)		Acct. no.		
		Name and address of Company	Payment	
Life Insurance net cash value			Months	
Face amount:		Acct. no.		
Subtotal Liquid Assets		Name and address of Company	Payment	
Real estate owned (enter market value from schedule of real estate owned)			Months	
		Acct. no.		
Vested interest in retirement fund		Name and address of Company	Payment	
Net worth of business(es) owned (attach financial statement)			Months	
Automobiles owned (make and year)		Acct. no.		
		Alimony/Child Support/Separate Maintenance Payments Owed To:		
Other Assets (itemize)		Job Related Expenses (child care, union dues, etc)		
		Total Monthly Payments		
Total Assets a.		Net Worth (a minus b) →		Total Liabilities b.

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 held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Ins. Maint, Taxes, 25% Vacancy factor	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

VIII. DECLARATIONS

If you answer "yes" to any questions a through i, please use continuation sheet for explanation.

	Borrower		Co-Borrower	
	Yes	No	Yes	No
a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Have you had property foreclosed upon or given title in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Are you a party to a law suit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Do you intend to occupy the property as your primary residence? If "YES," complete question m below.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Have you had an ownership interest in a property in the last three years? (1) What type of property did you own--principal residence (PR), second home (SH), or investment property (IP)? (2) How did you hold title to the home--solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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 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	

Continuation Sheet/Mortgage Resource Center Evaluation

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:

AUTHORIZATION TO VERIFY EMPLOYMENT, INCOME, ASSET BALANCES AND CREDIT HISTORY

TO WHOM IT MAY CONCERN:

I/we authorize **WASHINGTON FEDERAL**, its successors and assigns ("Lender"), to verify my/our past and present employment earnings records, bank accounts, stock holdings, and any other asset balances. I/we further authorize Lender to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references.

I/we give my/our consent that a photocopy or facsimile (FAX) of this form may also serve as my/our authorization.

RIGHT TO FINANCIAL PRIVACY ACT NOTICE

Lender will disclose information or records regarding an applicant or borrower only in conformity with the Right to Financial Privacy Act.

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:	Date	Co-Borrower's Signature	Date
X		X	

Additional Liabilities (if necessary):

Creditor name	Account number	Payment	Months	Balance
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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:	Date	Co-Borrower's Signature	Date
X		X	