



LOAN APPLICATION PACKAGE

Dear Loan Applicant,

Thank you for allowing Blue Sky Mortgage, LLC to assist you with your mortgage loan application. Our number one goal is to simplify and expedite a complex process. This can best be achieved with your initial assistance in carefully completing the attached loan package/application.

“UNIFORM RESIDENTIAL LOAN APPLICATION” (FNMA 1003)

This form comprises the basis of your loan request. Although treated as a worksheet, this is the most important document for your loan. Great care should be taken that each section is completed thoroughly including names, addresses, and account numbers as failure to complete sections of this application may delay the processing of the loan. *Please be sure to sign the application as each page requires signature and/or initials.*

SUPPORT DOCUMENTATION CHECKLIST

In the current lending environment, correct documentation is crucial to an expedited loan approval. In fact, many underwriters are now starting to ask for additional tax returns, Year to Date Financials, and a letter regarding future/projected income for all self-employed individuals. So, please pay close attention to this list and call us with any questions or concerns. In the present financial world, the saying “more is better” definitely rings true.

CERTIFICATION AND AUTHORIZATION

This form “certifies” the information you’ve given us is correct and “authorizes” us to begin processing your loan request. Please sign and return.

We must have each of these “original” signed documents in our file eventually, however to expedite the process it would be very helpful if you would fax the Application and Authorization Forms in advance. We also have a website: www.blue-sky-mortgage.com where forms may be completed and forwarded directly to us.

Once again, thank you for choosing Blue Sky Mortgage, LLC. We realize that no two properties or financial statements are exactly the same so please don’t hesitate to call if you have any questions.

Sincerely,

The Blue Sky Team

| | | | | |
|-----------------|---------------------------|-------------------|----------------|--------------------------------|
| Jimmy Brenner | President/Loan Officer | CO # LMB100010710 | NMLS # 138890 | Jimmy@Blue-Sky-Mortgage.com |
| Mike Davis | Loan Officer | CO # LMB100022406 | NMLS # 290118 | Mike@Blue-Sky-Mortgage.com |
| Jamie Campbell | Loan Officer | CO # LMB100018141 | NMLS # 1635623 | Jamie@Blue-Sky-Mortgage.com |
| Marka Brenner | Manager | CO # LMB100008555 | NMLS # 287113 | Marka@Blue-Sky-Mortgage.com |
| Melanie Buckler | Loan Assistant | | NMLS # 1652844 | Melanie@Blue-Sky-Mortgage.com |
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| Milen Nikolov | IT Manager | | | Milen@Blue-Sky-Mortgage.com |
| Stefan Brenner | Marketing | | | Stefan@Blue-Sky-Mortgage.com |

Aspen
Phone 970/429.0602
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Blue Sky Mortgage
P.O. Box 1040 Vail, CO 81658
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www.Blue-Sky-Mortgage.com

Telluride
Phone 970/369.0602
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To check the license status of your mortgage broker, visit
<http://www.dora.state.co.us/real-estate/index.htm>



SUPPORT DOCUMENTATION CHECKLIST

In today's credit markets, it is not as easy to secure a mortgage loan as it was only a few short years ago. We currently represent a very diverse group of lenders that still have money available. They range from the large banks (Bank of America, Chase, Citicorp, ING, Wells Fargo, etc.) to top regional banks (US Bank, SunTrust, etc.) to smaller regional banks that tend to use more "common sense" in their lending practices. We have had many of these relationships for over 36 years and can quickly assess your options based upon your specific needs and requirements.

Each lender has its own unique underwriting style so we've developed the following "generic" checklist for your convenience:

INCOME DOCUMENTATION

SELF-EMPLOYED

____ 2 Years previous and most current Personal Tax Returns (1040 FEDERAL Only), complete with all schedules, W- 2's, attachments and K-1's.

____ 2 Years previous and most current Federal Corporate (1120 or 1120S) or Partnership Tax Return (1065) complete with all schedules and attachments, if you own 25% or more of the company.

____ Most recent Year-To-Date Profit and Loss (P&L) and Balance Sheet for each corporation or partnership if you own 25% or more of the company.

____ Resume/Curriculum Vitae/Company Brochures, etc. if applicable.

EMPLOYED

____ 2 Years previous and most current W-2 statements for each employer.

____ Two most recent consecutive pay stubs.

ASSETS DOCUMENTATION

____ Stocks, Bonds, IRA's, and Investments-Please provide 2 most recent consecutive monthly statements with all pages.

____ Checking, Savings, CD's, etc. - Please provide 2 most recent consecutive monthly statements with all pages.

LIABILITY DOCUMENTATION

____ Complete copy of Divorce Decree/Proof of Child Support, if applicable.

____ YOUR address for last 2 years and Landlord's mailing address & phone number if you have rented.

____ Complete addresses with account numbers for all lenders on all real estate owned with mortgages.

____ Please provide your current mortgage statement(s) if applying for a refinance.

MISCELLANEOUS DOCUMENTATION

____ Due to HVCC there are new rules involving the ordering of an appraisal. On receipt of the application we will advise the borrower of the cost and specific re-disclosure.

____ PURCHASE: Copy of Sales Contract fully executed with all addenda attached.

____ PURCHASE: Copy of canceled earnest money check.

____ REFINANCE: Copy of original settlement sheet (HUD-1).

____ Two forms of Identification: i.e. Driver's license and passport.

Blue Sky Mortgage, LLC

100 West Beaver Creek Blvd. Suite 121 Avon, CO 81620

P.O. Box 1040 Vail, CO 81658

Phone 970/476.0602 Fax 970/251.7113

www.Blue-Sky-Mortgage.com

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 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 Applied for: | <input type="checkbox"/> VA | <input checked="" 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 1 |
| Legal Description of Subject Property (attach description if necessary) | Year Built |
| Purpose of Loan <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): | Property will be: |
| <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent | <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 | Cost: \$ |
|---------------|---------------|-----------------------|----------------------|---|----------|
| | \$ | \$ | | <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 checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date) |
| Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) | | |

III. BORROWER INFORMATION

| Borrower | Co-Borrower |
|---|---|
| Borrower's Name (include Jr. or Sr. if applicable) | Co-Borrower's Name (include Jr. or Sr. if applicable) |
| Social Security Number | Social Security Number |
| Home Phone (incl. area code) | Home Phone (incl. area code) |
| DOB (mm/dd/yyyy) | DOB (mm/dd/yyyy) |
| Yrs. School | Yrs. School |
| <input type="checkbox"/> Married (includes registered domestic partners) | <input type="checkbox"/> Married (includes registered domestic partners) |
| <input type="checkbox"/> Unmarried (includes single, divorced, widowed) | <input type="checkbox"/> Unmarried (includes single, divorced, widowed) |
| <input type="checkbox"/> Separated | <input type="checkbox"/> Separated |
| Dependents (not listed by Co-Borrower) | Dependents (not listed by Borrower) |
| No. _____ | No. _____ |
| Ages _____ | Ages _____ |
| Present Address (street, city, state, ZIP/ country) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs. | Present Address (street, city, state, ZIP/ country) <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. |
| 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) |
| 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) |
| 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 |
|---|-----------|-------------|-----------|----------------------------------|-----------|-----------|
| 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.

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.

| B/C | 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 by that spouse or other person also.

Completed Jointly Not Jointly

| Description | 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 refinancing of the subject property. | | | |
|---|--------|----------------------|---|--------------------------------------|-----------------------------|----|
| Cash deposit toward purchase held by: | | \$ | | | | |
| | | | LIABILITIES | Monthly Payment & Months Left to Pay | Unpaid Balance | |
| List checking and savings accounts below | | | 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. | | | |
| 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 | \$ | |
| Stocks & Bonds (Company name/number description) | | | Acct. no. | | | |
| Life insurance net cash value | | | Name and address of Company | \$ Payment/Months | \$ | |
| Face amount: \$ 0 | | | Acct. no. | | | |
| Subtotal Liquid Assets | | | Name and address of Company | \$ Payment/Months | \$ | |
| Real estate owned (enter market value from schedule of real estate owned) | | | Acct. no. | | | |
| Vested interest in retirement fund | | | Name and address of Company | \$ Payment/Months | \$ | |
| Net worth of business(es) owned (attach financial statement) | | | Acct. no. | | | |
| Automobiles owned (make and year) | | | Alimony/Child Support/Separate Maintenance Payments Owed to: | \$ | | |
| Other Assets (itemize) | | | Job-Related Expense (child care, union dues, etc.) | \$ | | |
| Personal Property | | | Total Monthly Payments | \$ | | |
| Total Assets a. | | | Net Worth (a minus b) => | \$ | Total Liabilities b. | \$ |

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 | \$ | If you answer "Yes" to any questions a through i, please use continuation sheet for explanation. a. Are there any outstanding judgments against you? b. Have you been declared bankrupt within the past 7 years? c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? d. Are you a party to a lawsuit? e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? <small>(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.)</small> f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? <small>If "Yes," give details as described in the preceding question.</small> g. Are you obligated to pay alimony, child support, or separate maintenance? h. Is any part of the down payment borrowed? i. Are you a co-maker or endorser on a note? ----- j. Are you a U. S. citizen? k. Are you a permanent resident alien? l. Do you intend to occupy the property as your primary residence? <small>If "Yes," complete question m below.</small> 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)? ----- | Borrower | | Co-Borrower | |
| b. Alterations, improvements, repairs | | | Yes | No | Yes | No |
| c. Land (if acquired separately) | | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| d. Refinance (incl. debts to be paid off) | | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| e. Estimated prepaid items | | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| f. Estimated closing costs | | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| g. PMI, MIP, Funding Fee | | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| h. Discount (if Borrower will pay) | | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| i. Total costs (add items a through h) | | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| j. Subordinate financing | | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| k. Borrower's closing costs paid by Seller | | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| l. Other Credits (explain) | | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| m. Loan amount (exclude PMI, MIP, Funding Fee financed) | | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| n. PMI, MIP, Funding Fee financed | | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| o. Loan amount (add m & n) | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | |
| p. 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 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 credit 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 purpose through any source, including a source named in this application or a consumer reporting agency.

Right to Receive Copy of Appraisal I/We have the right to a copy of the appraisal report used in connection with this application for credit provided that I/we have paid for the appraisal report. To obtain a copy, I/we must send Creditor a written request at the mailing address Creditor has provided. Creditor must hear from us no later than **90** days after Creditor notifies me/us about the action taken on this application, or I/we withdraw this application.

If you would like a copy of the appraisal report, contact: **Blue Sky Mortgage LLC (100 W Bvr Ck Blvd 121, Po Box 6942, Avon, CO 81620)**

| | | | |
|----------------------|------|-------------------------|------|
| 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 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"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male | 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 Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male |
|---|--|

To be Completed by Loan Originator:
 This information was provided:
 In a face-to-face interview By the applicant and submitted by fax or mail
 In a telephone interview By the applicant and submitted via e-mail or the internet

| | | |
|---|---|---|
| Loan Originator's Signature | Date | |
| X | | |
| Loan Originator's Name (print or type) Jimmy Brenner | Loan Originator Identifier 138890 | Loan Originator's Phone Number (including area code) 970-763-7007 |
| Loan Origination Company's Name Blue Sky Mortgage LLC (P) 970-476-0602 (F) 970-251-7113 | Loan Origination Company Identifier | Loan Origination Company's Address (100 W Bvr Ck Blvd 121, Box 6942 Avon, CO 81620) PO BOX 1040, Vail, CO 81658 |



BORROWER'S CERTIFICATION & AUTHORIZATION

- 1. I/We have applied for a mortgage loan from Blue Sky Mortgage, LLC. 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 down payment, 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 Blue Sky Mortgage, LLC reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
- 3. I/We intend, upon taking title to the prospective property, to occupy as (circle one): Primary Residence - occupied by applicant(s) within 30 days of closing; Secondary Residence - to be occupied by applicant(s) at least 15 days yearly, as second home (vacation, etc.), while maintaining principal residence elsewhere; Investment Property - not owner occupied; purchased as an investment to be held or rented.
- 4. 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.
- 5. I/We understand that our mortgage application may be selected by Blue Sky Mortgage, LLC and/or its assigns or agent for a Quality Control review as required by Lenders regulatory agency (Office of Thrift Supervision), the investor and the Insurer (FHA, VA, or Mortgage Insurance Company). The quality control review will involve re-verification of any or all of the information provided by me/us on the application as well as the property valuation.
- 6. I agree to cooperate with Blue Sky Mortgage, LLC and/or its agent or assigns to the extent necessary to accomplish this review. It is understood that the information may be verified with third parties such as employers, depository institutions or credit reporting agency.

AUTHORIZATION TO RELEASE INFORMATION

- 1. I/We have applied for a mortgage loan from Blue Sky Mortgage, LLC As part of the application process, Blue Sky Mortgage, LLC and the mortgage guaranty insurer (if any), 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 Blue Sky Mortgage, LLC, and to any investor to whom Blue Sky Mortgage, LLC may sell my/our mortgage, and to the mortgage guaranty insurer (if any), 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. I further authorize Blue Sky Mortgage, LLC to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references.
- 3. Blue Sky Mortgage, LLC or any investor that purchases the mortgage, or the mortgage guaranty insurer (if any), 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. I have reviewed and signed the conventional borrower disclosure agreement.

Borrower

Borrower SSN

Date

Co-Borrower

Co-Borrower SSN

Date

Blue Sky Mortgage, LLC

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