

Important Information when applying for a loan: To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Provide exact spelling of each individual borrower(s) complete name as it appears on your State issued Driver's License or Identification Card:

Primary Borrower: _____ Co-Borrower: _____

Section 1: Borrower Information

Please indicate	<input type="checkbox"/> Borrower	<input type="checkbox"/> Principal	<input type="checkbox"/> Guarantor	<input type="checkbox"/> Co-Borrower	<input type="checkbox"/> Co-Principal	<input type="checkbox"/> Co-Guarantor
Name	Phone Number () - ext.			Name	Phone Number () - ext.	
E-Mail Address	Fax Number () -			E-Mail Address	Fax Number () -	
Social Security Number	Date of Birth			Social Security Number	Date of Birth	
Street Address (no P.O. Boxes)	Own <input type="checkbox"/> Rent <input type="checkbox"/>			Street Address (no P.O. Boxes)	Own <input type="checkbox"/> Rent <input type="checkbox"/>	
City, State, ZIP Code	Country			City, State, ZIP Code	Country	
Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated <input type="checkbox"/> California registered domestic partner or its equivalent in another state ("RDP")				Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated <input type="checkbox"/> California registered domestic partner or its equivalent in another state ("RDP")		

Complete this Personal Financial Statement as Borrower/Principal/Guarantor ("Applicant") or Co-Borrower/Co-Principal/Co-Guarantor ("Co-Applicant") as applicable. Co-Applicant information must also be provided (and the appropriate box checked) when:

- The income or assets of a person other than the Applicant (including the Applicant's spouse or RDP) will be used as a basis for loan qualification, in which case information must be provided about that person; or
- The income or assets of the Applicant's spouse or RDP will not be used as a basis for loan qualification, but the Applicant resides in a community property state, the security property is located in a community property state, or Applicant is relying on other property located in a community property state as a basis for repayment of the loan, in which case information must be provided about that person.

Attach additional copies of this Statement if necessary.

Any persons, whether married, unmarried, separated, or a RDP may apply for separate credit.

The following information (or on the attached financial statement) is a statement as of _____ / _____ / _____ of: Our joint financial condition My individual financial condition Trust financial condition only

If joint financial condition is presented, and the intent is for all parties to be jointly and severally obligated on the credit (i.e., joint borrowers or guarantors), please initial.
 Borrower/Principal/Guarantor _____ Initials _____ Co-Borrower/Co-Principal/Co-Guarantor _____ Initials _____

The information provided in this Personal Financial Statement and any supporting schedules ("Statement") is the most current financial information available concerning the Applicant or Co-Applicant and there have been no significant changes.

Section 2: Annual Income

Income Information	Primary Source of Income			Occupation
Borrower/Principal/Guarantor				
Co-Borrower/Co-Principal/Co-Guarantor				
Gross Annual Income	Borrower/Principal/Guarantor	Co-Borrower/Co-Principal/Co-Guarantor	Total	Describe Other Income Notice: Alimony, child support or separate maintenance income need not be disclosed if the Borrower (B), Co-Borrower (C), Principal (P), Co-Principal (CP), Guarantor (G), or Co-Guarantor (CG) does not wish to have the income considered as a basis for repaying this loan.
Base Employment Income	\$	\$	\$ 0.00	
Overtime	\$	\$	\$ 0.00	
Commission	\$	\$	\$ 0.00	
Dividends/Interest	\$	\$	\$ 0.00	
Net Rental Income	\$	\$	\$ 0.00	
Other Annual Income (see notice in "Describe Other Income")	\$	\$	\$ 0.00	
Total Annual Income	\$ 0.00	\$ 0.00	\$ 0.00	

_____ initials _____ initials

Section 3: Assets and Liabilities			
Assets	Amount	Liabilities	Amount
Cash in Axos Bank™	\$	Revolving Credit/Installment Credit Obligations	\$
Cash in Other Institutions	\$	Real Estate Debt from Schedule of Real Estate	\$
Cash Value of IRAs/Pension Accounts/401Ks	\$	Loans on Life Insurance	\$
Marketable Securities Owned	\$	Other Liabilities:	\$
Receivables	\$		\$
Cash Surrender Value of Life Insurance	\$		\$
Real Estate Owned from Schedule of Real Estate	\$		\$
Personal Property (including autos, RVs, etc.)	\$		\$
Other Assets:	\$		\$
	\$		\$
Total Assets	\$ 0	Total Liabilities	\$ 0.00
*Deposit accounts now held by Axos Bank. Member FDIC.			Total Net Worth (total assets minus total liabilities)
			\$ 0.00
Total Primary Monthly Housing Expense (total rent payment or total monthly mortgage payment including taxes, insurance, HOA)			\$

Section 4: General Information (Borrower, Co-Borrower, Principal, Co-Principal, Guarantor, Co-Guarantor)				
If the information in this Statement applies to you and to your Co-Borrower, Principal and/or Co-Principal, or Guarantor and/or Co-Guarantor, each should answer the following questions. <i>If you answer "Yes" to any of the following questions, please provide an explanation on an attachment.</i>	Borrower/ Principal/ Guarantor		Co-Borrower/ Co-Principal/ Co-Guarantor	
	Yes	No	Yes	No
1. Are any assets pledged or debts secured except as shown?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Are your assets primarily in the United States? If no, please provide the primary country of assets:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Have you obtained credit under any other names or with other individuals? If yes, please provide names and Social Security numbers:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Do you have any contingent liabilities that are not shown on your Statement as a guarantor, co-maker, or endorser of debt, or are you obligated under any leases that extend beyond one year?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Have you ever been a principal or guarantor of a firm that declared bankruptcy or had an involuntary bankruptcy filed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Are you a party to any material claims or lawsuits, or had a material judgment against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Are you a U.S. citizen? If no, are you a resident alien of the U.S.?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Are you a director, executive officer, or principal shareholder of any of the following:				
a. An insured bank or financial institution that makes commercial loans and accepts deposits? If yes, please provide name of institution: _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Axos Bank or any of its subsidiaries, affiliates, or parent? If yes, please provide name of subsidiary, affiliate or parent: _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Any company controlled by any of the above? If yes, please provide name of company: _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Are you an examiner, assistant examiner or employee of an independent auditor who has the authority to examine or audit Axos Bank?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Are you delinquent on payment of any personal income taxes or real property taxes?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Are you currently, or have you ever been, subject of a delinquent tax lien, or a payment arrangement with the IRS or a state taxing authority?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. Have you ever defaulted on a loan (beyond any applicable cure period) in any obligation related to either repayment of debt or the collateral securing such debt?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. Have you had property foreclosed, given title or deed in lieu of foreclosure, or had debt forgiven?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. Have you ever been convicted of a felony?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

_____ initials _____ initials

Section 5: TAX RETURN CERTIFICATION

In connection with Lender's consideration of an application to make a loan to the above-referenced Borrower, the undersigned certifies, represents and warrants to Lender that the income tax returns provided are true, correct and complete. The undersigned understands that Lender will be relying on this Tax Return Certification in considering whether or not to make a loan to the above-referenced Borrower.

I last filed taxes for tax year (specify year): **2020** Was an IRS Form 4868 (Extension of Time) filed: Yes No

Section 6: Acknowledgment and Agreement

The undersigned specifically acknowledges and agrees that: (1) Axos Bank, including its agents, successors, and assigns, ("Bank") will rely on the information contained in and provided in connection with this Statement, and all such information is given for the purposes of obtaining a loan(s) from the Bank ("Loan"); (2) verification of any information contained in and provided in connection with this Statement may be made at any time by the Bank from any source; (3) one or more credit reports may be obtained on each of the undersigned, without further notice, in connection with (a) this Statement, (b) any renewal, modification, or extension of the Loan, or (c) any review or collection of the Loan; (4) the undersigned has a continuing obligation to (a) amend and/or supplement the information provided in or given in connection with this Statement if any of the material facts which have been represented in or given in connection with this Statement should change prior to closing of the Loan, and (b) immediately update all financial information should more current information become available; (5) in the event payments on the Loan become delinquent, the Bank may report the names and account information of the undersigned to a credit reporting agency; and (6) ownership, administration, or servicing of the Loan may be transferred without prior notice.

The undersigned certifies that the information provided in and given in connection with this Statement is true and correct as of the date set forth opposite the signature(s) on this Statement. The undersigned acknowledges that any information obtained may be disclosed to applicant, any prospective borrower or guarantor of the loan applied for, and any of their representatives, employees, and affiliates. The undersigned acknowledges that any intentional or negligent misrepresentation of such information may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both, under the provisions of Title 18, United States Code, Section 1014 and liability for monetary damages to the Bank and any other person or entity who may suffer any loss due to reliance upon any misrepresentation which has been made in or in connection with this Statement.

Applicant Signature X	Date	Applicant Title	Co-Applicant Signature X	Date	Co-Applicant Title
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ATTENTION

Complete Section 7 ONLY if:

- You will be the Borrower or Co-Borrower; AND
- The property is either an apartment or mixed-use where apartments generate more than 50% of the income or comprise more than 50% of the square footage.

Section 7: Information for Government Monitoring Purposes

ONLY COMPLETE IF YOU ARE THE BORROWER or Co-BORROWER

DO NOT COMPLETE if you are a Guarantor, Co-Guarantor, Trustee, or if you are signing of behalf of any Business Entity

The following information is requested by the Federal Government for certain types of loans related to a dwelling, in order to monitor the Bank'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 neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish it, under Federal regulations the Bank is required to note ethnicity, race, and gender on the basis of visual observation or surname. If you do not wish to furnish the above information, please select the box below. (Bank must review the above material to assure that the disclosures satisfy all requirements to which the Bank is subject under applicable state law for the particular type of loan applied for.)

Borrower	Co-Borrower
<input type="checkbox"/> I do not wish to furnish this information	<input type="checkbox"/> I do not wish to furnish this information
Ethnicity (select ONE choice) <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity (select ONE choice) <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race/National Origin (select ALL that apply)	Race/National Origin (select ALL that apply)
<input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian	<input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian
<input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	<input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
<input type="checkbox"/> Black or African American	<input type="checkbox"/> Black or African American
Gender <input type="checkbox"/> Female <input type="checkbox"/> Male	Gender <input type="checkbox"/> Female <input type="checkbox"/> Male

For Internal Use Only – To Be Completed by Interviewer

This application was taken Borrower Co-Borrower <input type="checkbox"/> In person <input type="checkbox"/> In person <input type="checkbox"/> By mail <input type="checkbox"/> By mail <input type="checkbox"/> By phone <input type="checkbox"/> By phone	Interviewer Signature X			
	<table border="1"> <tr> <td>Print Interviewer Name</td> <td>Date</td> </tr> <tr> <td> </td> <td> </td> </tr> </table>	Print Interviewer Name	Date	
Print Interviewer Name	Date			

NOTICE: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or a part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Office of the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney Street, Suite 3450, Houston, Texas 77010-9050.

_____ initials _____ initials