

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 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 _____
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"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment
<input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	

<i>Complete this line if construction or construction-permanent loan.</i>	
Year Lot Acquired \$ _____	(a) Present Value of Lot \$ _____
Original Cost \$ _____	(b) Cost of Improvements \$ _____
Total \$ _____	Total (a + b) \$ _____

<i>Complete this line if this is a refinance loan.</i>	
Year Acquired \$ _____	Purpose of Refinance _____
Original Cost \$ _____	Amount Existing Liens _____
	Amount Existing Liens _____
	Describes Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made
	Cost: \$ _____

Title will be held in what Name(s) _____

Manner in which Title will be held _____

Estate will be held in: Fee Simple Leasehold (show expiration date)

Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain) _____

Borrower _____ Co-Borrower _____	
III. BORROWER INFORMATION	
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/yyyy) _____	Yrs. School _____
Yrs. School _____	DOB (mm/dd/yyyy) _____
Yrs. School _____	Yrs. School _____
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) no. _____	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) no. _____
<input type="checkbox"/> Separated Dependents (not listed by Co-Borrower) no. _____	<input type="checkbox"/> Separated Dependents (not listed by Borrower) no. _____
Present Address (street, city, state, ZIP) _____	Present Address (street, city, state, ZIP) _____
<input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____	<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) _____	Former Address (street, city, state, ZIP) _____
<input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____	<input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____

Borrower _____ Co-Borrower _____	
IV. EMPLOYMENT INFORMATION	
Name & Address of Employer _____	Name & Address of Employer _____
<input type="checkbox"/> Self Employed	<input type="checkbox"/> Self Employed
Yrs. on this job _____	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 _____	Position/Title/Type of Business _____
Business Phone (incl. area code) _____	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:

Borrower		IV. EMPLOYMENT INFORMATION (cont'd)		Co-Borrower	
Name & Address of Employer		Name & Address of Employer		Name & Address of Employer	
<input type="checkbox"/> Self Employed		Dates (from - to)		<input type="checkbox"/> Self Employed	
Monthly Income		Monthly Income		Monthly Income	
\$		\$		\$	
Position/Title/Type of Business		Position/Title/Type of Business		Position/Title/Type of Business	
Business Phone (incl. area code)		Business Phone (incl. area code)		Business Phone (incl. area code)	
Name & Address of Employer		Name & Address of Employer		Name & Address of Employer	
<input type="checkbox"/> Self Employed		Dates (from - to)		<input type="checkbox"/> Self Employed	
Monthly Income		Monthly Income		Monthly Income	
\$		\$		\$	
Position/Title/Type of Business		Position/Title/Type of Business		Position/Title/Type of Business	
Business Phone (incl. area code)		Business Phone (incl. area code)		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			
<p>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.</p> <p style="text-align: right;">Completed <input type="checkbox"/> Jointly <input type="checkbox"/> Not Jointly</p>			
ASSETS		LIABILITIES	
Description	Cash or Market Value	Name and address of Company	
Cash deposit toward purchase held by:	\$	Monthly Payment & Months Left to Pay	
		\$ Payment/Months	
		Unpaid Balance	
		\$	
<i>List checking and savings accounts below</i>			
Name and address of Bank, S&L, or Credit Union		Acct. no.	
		\$	
Name and address of Bank, S&L, or Credit Union		\$ Payment/Months	
		\$	
Name and address of Bank, S&L, or Credit Union		Acct. no.	
		\$	
Name and address of Bank, S&L, or Credit Union		\$ Payment/Months	
		\$	
Name and address of Bank, S&L, or Credit Union		Acct. no.	
		\$	

VII. DETAILS OF TRANSACTION

VIII. DECLARATIONS

	Borrower		Co-Borrower	
	Yes	No	Yes	No
j. Subordinate financing				
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 flow to Borrower (subtract j, k, l & o from l)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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

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.

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? If "Yes," complete question m below.

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)?

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 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 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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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 wish to furnish the 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 I do not wish to furnish this information

Ethnicity: Hispanic or Latino Not Hispanic or Latino

Race: American Indian or Alaska Native Black or African American Native Hawaiian or Other Pacific Islander White

Sex: Female Male

To be Completed by Interviewer

- This application was taken by:
- Face-to-face interview
- Mail
- Telephone
- Internet

Interviewer's Name (print or type)

Interviewer's Signature _____ Date _____

Interviewer's Phone Number (incl. area code)

Name and Address of Interviewer's Employer

CO-BORROWER I do not wish to furnish this information

Ethnicity: Hispanic or Latino Not Hispanic or Latino

Race: American Indian or Alaska Native Asian Black or African American Native Hawaiian or Other Pacific Islander White

Sex: Female Male

CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION

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:

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 X	Date	Co-Borrower's Signature X	Date
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