

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 _____

Mortgage Applied for: VA Conventional Other (explain): _____
 FHA USDA/Rural Housing Service Agency Case Number _____

Amount \$ _____ Interest Rate % _____ No. of Months _____ Amortization Type: Fixed Rate Other (explain): _____
 ARM (type): _____

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state & ZIP) _____ No. of Units _____

Year Built _____

Legal Description of Subject Property (attach description if necessary)

Purpose of Loan Purchase Refinance Construction Construction-Permanent Other (explain): _____

Complete this line if construction or construction-permanent loan.

Year Lot Acquired _____ Original Cost \$ _____ (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 made to be made

Title will be held in what Name(s) _____ Manner in which Title will be held Fee Simple Leasehold (show expiration date) _____

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

III. BORROWER INFORMATION

Borrower's Name (include Jr. or Sr. if applicable) _____ Co-Borrower _____

Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower) no. ages	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower) no. ages
Present Address (street, city, state, ZIP)	Own <input type="checkbox"/> Rent <input type="checkbox"/> No. Yrs. _____	Present Address (street, city, state, ZIP)	Own <input type="checkbox"/> Rent <input type="checkbox"/> No. Yrs. _____

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) _____ Own Rent No. Yrs. _____

Former Address (street, city, state, ZIP) _____ Own Rent No. Yrs. _____

IV. EMPLOYMENT INFORMATION

Borrower Self Employed Co-Borrower Self Employed Co-Borrower Self Employed

Name & Address of Employer	Yrs. on this job	Name & Address of Employer	Yrs. on this job
<input type="checkbox"/> Self Employed <input type="checkbox"/> Self Employed	Yrs. employed in this line of work/profession	<input type="checkbox"/> Self Employed <input type="checkbox"/> Self Employed	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	Dates (from - to)	Name & Address of Employer	Dates (from - to)
<input type="checkbox"/> Self Employed <input type="checkbox"/> Self Employed	Monthly Income \$ _____	<input type="checkbox"/> Self Employed <input type="checkbox"/> Self Employed	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	Dates (from - to)	Name & Address of Employer	Dates (from - to)
<input type="checkbox"/> Self Employed <input type="checkbox"/> Self Employed	Monthly Income \$ _____	<input type="checkbox"/> Self Employed <input type="checkbox"/> Self Employed	Monthly Income \$ _____
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)

Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)
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VI. ASSETS AND LIABILITIES (cont'd)

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

a. Purchase price	\$						
b. Alterations, improvements, repairs							
c. Land (if acquired separately)							
d. Refinance (incl. debts to be paid off)							
e. Estimated prepaid items							
f. Estimated closing costs							
g. PMI, MIP, Funding Fee							
h. Discount (if Borrower will pay)							
i. Total costs (add items a through h)							
j. Subordinate financing							
k. Borrower's closing costs paid by Seller							
l. Other Credits (explain)							
m. Loan amount (exclude PMI, MIP, Funding Fee financed)							
n. PMI, MIP, Funding Fee financed							
o. Loan amount (add m & n)							
p. Cash from/to Borrower (subtract i, k, l & o from i)							

VIII. DECLARATIONS

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

- Are there any outstanding judgments against you?
 - Have you been declared bankrupt within the past 7 years?
 - Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?
 - Are you a party to a lawsuit?
 - 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.)
 - 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.
 - Are you obligated to pay alimony, child support, or separate maintenance?
 - Is any part of the down payment borrowed?
 - Are you a co-maker or endorser on a note?
 - Are you a U.S. citizen?
 - Are you a permanent resident alien?
- 1. Do you intend to occupy the property as your primary residence?** If "Yes," complete question m below.
- Have you had an ownership interest in a property in the last three years?
 - What type of property did you own - principal residence (PR), second home (SH), or investment property (IP)?
 - 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 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 successors, assigns 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, 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, 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.

Acknowledgment: 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	

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

To be Completed by Interviewer

This application was taken by: _____ Name and Address of Interviewer's Employer _____

Face-to-face interview
 Mail
 Telephone
 Internet

Interviewer's Signature _____ Date _____
 Interviewer's Phone Number (incl. area code) _____

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:	Date	Co-Borrower's Signature:	Date
<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	