Uniform Residential Loan Application

This application is designed to be comple as applicable. Co-Borrower information n	nust also be j	provided (a	nd the a	ppropriate b	ox checke	d) whe	en 🗌] ť	he inco	me or a	assets c	of a per	rson (other than	the
"Borrower" (including the Borrower's spo a basis for loan qualification, but his or he														not be use rty is loca	
in a community property state, or the Borr		-	<u> </u>	•			<u> </u>			r repayn	nent of	the loar	1.		
Mortgage V.A. Conventi		Other:	<u>f mu</u>	RTGAGI	<u>2 AND</u> Agency (LUA	IN	Lende	er Case	e Numb	ber		
Applied for: FHA FmHA															
Amount Interes	t Rate %	No. of Mo	onths	Amorti Type	zation		Fixed Ra GPM	ate		ther (ex RM (ty	-				
		OPERTY	INF(ORMATI	ON AN	D PU	RPOSE	OF			. /		- 1		
Subject Property Address (street, city,	state, ZIP)													No. of U	nits
Legal Description of Subject Property	(attach desc	cription if 1	necessa	ry)										Year Bui	lt
Purpose of Loan Purchase Refinance	Construction Construction			Other (expla	in):			Pro	perty v Prin	vill be: nary dence		econdar esidence			stment
Complete this line if construction or				oan.								,sidence			
	Amount Ex	-		(a) Presen	t Value c	f Lot	(b) C	Cost of	Impro	vements	s To	otal (a+	b)		
Complete this line if this is a refinan	\$ ce loan			\$			\$				\$				
Year Original Cost Acquired	Amount Ex	kisting Lie	ns	Purpose of	f Refinan	ce		Descri	be Impr	ovement	s 🗌	ma	de [to be	made
\$	\$							Cost S							
Title will be held in what Name(s)						Mann	er in whi	ich Tit	le will	be held		Est	_	ill be hel e Simple	
Source of Down Payment, Settlement	Charges and	l/or Subor	dinate I	Financing (explain)								Le	easehold (piration c	show
Borrower		III	BOR	ROWER	INFO	RMA	ΓΙΟΝ		Co	-Borro	ower				
Borrower's Name (include Jr. or Sr. if	applicable)						s Name (includ				ble)			
Social Security Number Home Phor	ne (incl. area	code) A	ge Yr	s. School	Social S	ecurity	Number	I	Home P	hone (in	cl. area	code)	Age	e Yrs. So	chool
Married Unmarried (include sing divorced, widowed)		ndents (not lis	sted by C	o-Borrower)		larried			(include idowed)	single,	Depe no. 1		not liste	d by Co-Bo	rrower)
Separated Separated	no.	ages			S	eparate		Jiceu, w	idowed)		110.	ages			
Present Address (street, city, state, ZIP	Own	Rent		– No. Yrs.	Present	Addres	s (street, o	city, st	ate, ZIP		Own [R	ent _	No). Yrs.
If residing at present address for less	than two y	ears, com	plete ti	he followin	eg:										
Former Address (street, city, state, ZIP	Own	Rent		_No. Yrs.	Former	Addres	ss (street,	city, st	tate, ZII	• □	Own	R	Rent _	No	o. Yrs.
Former Address (street, city, state, ZIP	Own [Rent		– No. Yrs.	Former	Addres	ss (street,	city, st	tate, ZII	· 🗆	Own	F	Rent _	No	o. Yrs.
Borrower		IV.]	EMPI	OYMEN	T INFO	RMA	TION		Co	-Borro					
Name and Address of Employer	Self En	nployed	Yrs. oi	n this job	Name a	ind Ad	dress of	Emplo	oyer		Self E	mploye	d Y	rs. on thi	s job
			in this	nployed line of profession									ir	rs. employ this line ork/profes	of
Position/Title/Type of Business	Busines	ss Phone (i	incl. are	ea code)	Positio	n/Title	/Type of	Busin	ness		Busine	ess Pho	ne (ir	ncl. area c	ode)
If employed in current position for l	ess than tw	o yærs or į	f curre	ently emplo	yed in m	ore th	an one p	positic	on, con	iplete t	he foll	lowing	:		
Name and Address of Employer	Self En	nployed 1	Dates (from-to)	Name a	ind Ad	dress of	Emplo	oyer		Self Ei	mploye	d D	ates (froi	n-to)
			Monthly \$	/ Income									N \$	Ionthly Inc	come
Position/Title/Type of Business	Busines	ss Phone (i	incl. are	ea code)	Positio	n/Title	/Type of	Busin	ness		Busine	ess Pho	ne (ir	ncl. area c	ode)
Name and Address of Employer	Self En	nployed 1	Dates (from-to)	Name a	ind Ad	dress of	Emplo	oyer		Self E	mploye	d D	ates (from	n-to)
			Monthly \$	y Income									N \$	Ionthly Inc	come
Position/Title/Type of Business	Busines	ss Phone (i	incl. are	ea code)	Positio	n/Title	/Type of	Busin	ness		Busine	ss Pho	ne (ir	ncl. area c	ode)
													_		

V. MONTHLY INCOMEAND 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				Homeowner Assn. Dues			
see the notice in "describe other income," below)				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 spouse, this Statement and supporting schedules must be completed about that spouse also. Completed Jointly Not Jointly ASSETS Liabilities and Pledged Assets. List the creditor's name, address and account number for all **Cash or Market** outstanding debts, including automobile loans, revolving charge accounts, real estate loans, Value Description alimony, child support, stock pledges, etc. Use continuation sheet if necessary. Indicate by (*) Cash deposit toward purchase held by: those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of Monthly Payt. & the subject property Unpaid <u>LIABILITIES</u> Mos. Left to Pay **Balance** Name and Address of Company \$ Payt./Mos. \$ List checking and savings accounts below Name and address of Bank, S&L, or Credit Union Acct. No. \$ Payt./Mos. \$ Name and Address of Company Acct. no \$ Name and address of Bank, S&L, or Credit Union Acct. No. Name and Address of Company \$ Payt./Mos. \$ Acct. no. \$ Name and address of Bank, S&L, or Credit Union Acct. No. \$ Name and Address of Company \$ Payt./Mos. Acct. no. Name and address of Bank, S&L, or Credit Union Acct. No. Name and Address of Company \$ Payt./Mos. \$ Acct. no. Stocks & Bonds (Company Name/ number & description) Acct. No. \$ Payt./Mos. \$ Name and Address of Company Life insurance net cash value Face amount: Acct. No. Subtotal Liquid Assets \$ Name and Address of Company \$ Payt./Mos. \$ Real estate owned(enter market value \$ from schedule of real estate owned) Vested interest in retirement fund Net worth of business(s) 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.) \$ \$ **Total Monthly Payments** \$ Net Worth (a-b) Total Liabilities b. Total Assets a. \$ \$

	V.	I. ASSETS AN	D LIABILITIES (cont.)			
Schedule of Real Estate Owned(if ad	ditional proper	ties are owned, u	se continuation sheet.))		_	
Property Address (enter S if sole, PS if pendin sale or R if rental being held for income)						Insurance Maintenance Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
	Totals	\$	\$	\$	\$	\$	\$
List any additional names under which	credit has pro	eviously been re	ceived and indicate a	appropriate cre	ditor name(s) and account	number(s):
Alternate Name		Cre	editor Name		Ac	count Number	

VII. DETAILS OF TRANS	ACTION VII	I. DECLARATIONS					
a. Purchase price	\$	If you answer "yes" to any questions a through, please Borro					
b. Alterations, improvements, repairs		use continuation sheet for explanationYesa. Are there any outstanding judgments against you?	<u>No Yes No</u>				
c. Land (if acquired separately)		b. Have you been declared bankrupt within the past 7 years?					
d. Refinance (include. debts to be paid off)		c. Have you had property foreclosed upon or given title or deed					
e. Estimated prepaid items		in lieu thereof in the last 7 years? d. Are you a party to a lawsuit?					
f. Estimated closing costs		e. Have you directly or indirectly been obligated on any loan which res	ulted in foreclosure,				
g. PMI, MIP, Funding Fee		transfer of title in lieu of foreclosure, or judgment? (This would include	such loans as home				
h. Discount (if Borrower will pay)		mortgage loans, SBA loans, home improvement loans, educational					
i. Total costs (add items a through h)		(mobile) home loans, any mortgage, financial obligation, bond, or loan guara details, including date, name and address of Lender, FHA of VA case	niee. II Yes, provide				
j. Subordinate financing		number, if any, and reasons for the action.)					
k. Borrower's closing costs paid by Seller		f. Are you presently delinquent of in default on any Federal debt	or any other loan,				
1. Other Credits (explain)		 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? 					
m. Loan amount (exclude PMI, MIP,		i. Are you a co-maker or endorser on a note?					
Funding Fee financed)		k. Are you a permanent resident alien?					
n. PMI, MIP, Funding Fee financed		1. Do you intend to occupy the property as your primary residence?					
o. Loan amount (add m & n)		if "Yes," complete question m below. m. Have you had an ownership interest in a property in the last [] three years?					
p. Cash from/to Borrower (subtract j, k, l & o from i)		 (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)? 	_				
IV. A CENIOWI EDCMENT AND A CREEMENT							

IX. ACKNOWLEDGMENT AND AGREEMENT The undersigned specifically acknowledge(s) and agree(s) that: (1) the loan requested by this application will be secured by a first mortgage or deed or trust on the property described herein; (2) the property will not be used for any illegal or prohibited purpose or use; (3) all statements made in this application are made for the purpose of obtaining the loan indicated herein; (4) occupation of the property will be as indicated above; (5) verification or reverification of any information contained in the application may be made at any time by the Lender, its agents, successors and assigns, either directly or through a credit reporting agency, from any source named in this application, and the original copy of this application will be retained by the Lender, even if the loan is not approved; (6) the Lender, its agents successors and assigns will rely on the information contained in the application and this application of any of the material facts which I/we have a continuing obligation to closing; (7) in the event my/our payments on the loan indicated in this application become delinquent, the Lender, its agents, successors and assigns, may in addition to all their other rights and remedies, report my/our name(s) and account information to a credit reporting agency; (8) ownership of the loan may be transferred to successor or assign of the Lender with prior notice to me; (9) the Lender, its agents, successors and assigns make no representations or warranties, express or implied, to the Borrower(s) regarding the property, the condition of the property, or the value of the property.

Certification: I/We certify that the information provided in this application is true and correct as of the date set forth opposite my/our signature(s) on this application and acknowledge my/our understanding that any intentional or negligent misrepresentation(s) of the information contained in this application 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 1001, et seq. and liability for monetary damages to the Lender, its agents, successors and assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation which I/we have made on this application.

Borrower's Signature	Date	Co-Borrower's	Signature	Date			
X		X					
X	. INFORMATION FOR GOVE	RNMENT MON	ITORING PURPOSES				
The following information is reques	sted by the Federal Government for co	ertain types of loar	ns related to a dwelling, in order to	o monitor the Lender's			
compliance with equal credit opport	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 provid	les that a Lender may neither discrimin	nate on the basis of	this information, nor on whether year	ou choose to furnish it.			
However, if you choose not to furnish it, under Federal regulations this Lender is required to note race and sex on the basis of visual observation or surname							
If you do not wish to furnish the above	ve information, please check the box bel	ow. (Lender must re	eview the above material to assure th	at the disclosure satisfy			
all requirements to which the Lender	is subject under applicable law for the	particular type of lo	an applied for.)				
BORROWER		CO-BORROW	ER				
I do not wish to furn	hish this information		I do not wish to furnish this information	<u>n</u>			
Race/National American Indian or Al	laskan Native Asian or Pacific Islander	Race/National	American Indian or Alaskan Native	Asian or Pacific Islander			
Origin Black, not of	White, not of	Origin	Black, not of	White, not of			
Hispanic origin	Hispanic Hispanic origin		Hispanic origin Hispanic	Hispanic origin			
Other (Specify)		Ĺ	Other (Specify)				
Sex Female	Male	Sex	FemaleMale				
To be completed by Interviewer In	nterviewer's Name (print or type)	Name an	d Address Interviewer's Employer				
This application was taken by:							
face to face interview In	terviewer's Signature	Date					
by mail	<u> </u>						
by telephone In	nterviewer's Phone Number (incl. area	code)					

Continuation	Sheet/Residential	Loan Application
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Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.

Co-Borrower

Borrower:

Agency Case Number:

Lender Case Number:

	VI. ASSETS AND LIABILITIES (cont.)					
ASSETS	Cash or Market Value	LIABILITIES	Monthly Payt. & Mos. Left to Pay	Unpaid Balance		
Name and address of Bank, S&L, or G	Credit Union	Name and Address of Company	\$ Payt./Mos.	\$		
Acct. no .	\$	Acct. No.				
Name and address of Bank, S&L, or 0	Credit Union	Name and Address of Company	\$ Payt./Mos.	\$		
Acct. no.	\$	Acct. No.				
Name and address of Bank, S&L, or (Credit Union	Name and Address of Company	\$ Payt./Mos.	\$		
Acct. no.	\$	Acct. No.				
Name and address of Bank, S&L, or 0	Credit Union	Name and Address of Company	\$ Payt./Mos.	\$		
Acct. no.	\$	Acct. No.				
Name and address of Bank, S&L, or (Credit Union	Name and Address of Company	\$ Payt./Mos.	\$		
Acct. no.	\$	Acct. No.				
Name and address of Bank, S&L, or (Name and Address of Company	\$ Payt./Mos.	\$		
Acct. no.	\$	Acct. No.				
Name and address of Bank, S&L, or (Credit Union	Name and Address of Company	\$ Payt./Mos.	\$		
Acct. no.	\$	Acct. No.				
Name and address of Bank, S&L, or 6	Credit Union	Name and Address of Company	\$ Payt./Mos.	\$		
Acct. no.	\$	Acct. No.				
Name and address of Bank, S&L, or (Name and Address of Company	\$ Payt./Mos.	\$		
Acct. no.	\$	Acct. No.				
Name and address of Bank, S&L, or (Name and Address of Company	\$ Payt./Mos.	\$		
Acct no	\$	Acct. No.				
Acct. no.	•	v fine or imprisonment or both to knowingly make :	ny folse statements	corning ony of the		

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 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	