

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:

Personal Property Secured by Real Estate Other (explain):

Amount \$

Interest Rate _____% No. of Months _____

Amortization Type:

FIXED PAYMENT INTEREST ONLY ARM (type) Other (explain)

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

No. of Units _____

Subject Property Address (street, city, state & ZIP)

Legal Description of Subject Property (attach description if necessary)

Year Built _____

Purpose of Loan Pay Taxes Update Property Other (explain):

Property is:

Primary Residence Secondary Residence Investment Empty Lot

Amount Existing Liens \$ _____

Reason for Liens \$ _____

Describe any Improvements

Cost: \$ _____

made

to be made

Title is held in:

Sole Ownership Co-Op Tenancy in Common Tenancy by the Entirety

Title is held in what Name(s):

III. BORROWER INFORMATION & NEXT OF KIN

Borrower's Name (include Jr. or Sr. if applicable) Social Security Number

DOB (mm/dd/yyyy) _____ Home Phone (incl. area code) _____

Married Unmarried Separated single, divorced, widowed)

Present Address (street, city, state, ZIP) Own Rent ____ 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.

Co-Borrower's Name (include Jr. or Sr. if applicable) Social Security Number

DOB (mm/dd/yyyy) _____ Home Phone (incl. area code) _____

Married Unmarried Separated single, divorced, widowed)

Present Address (street, city, state, ZIP) Own Rent ____ No. Yrs.

Mailing Address, if different from Present Address: _____

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

NEXT OF KIN AND PERSONAL CONTACTS

Name: _____ **Relation:** _____
Address: _____ **City** _____ **State** _____ **Zip:** _____
Phone number: _____ **Email:** _____

Name: _____ **Relation:** _____
Address: _____ **City** _____ **State** _____ **Zip:** _____
Phone number: _____ **Email:** _____

IV. EMPLOYMENT INFORMATION

Borrower

Yrs. on this job _____

Co-Borrower

Yrs. on this job _____

Name & Address of Employer _____ <input type="checkbox"/> Self Employed Yrs. employed in this line of work/profession: _____	Name & Address of Employer _____ <input type="checkbox"/> Self Employed Yrs. employed in this line of work/profession: _____
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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:

IV. EMPLOYMENT INFORMATION (cont'd)

Borrower	Dates: [from / to]	Co-Borrower	Dates: [from /to]
Name & Address of Employer		Name & Address of Employer	
<input type="checkbox"/> Self Employed	Monthly Income	<input type="checkbox"/> Self Employed	Monthly Income:
Position/Title		Position/Title	
Business Phone		Business Phone	

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Combined Monthly total	Housing Expense	Presently
Base Empl. Income*				Rent	
Overtime				First Mortgage (P&I)	
Bonuses				Hazard Insurance	
Commissions				Real Estate Taxes	
Other Income				Homeowner Assn. Dues	
Rental Income				Credit Cards	

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe

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 about that spouse or other person also.

Completed Jointly Not Jointly

ASSETS Description	Cash or Market Value		LIABILITIES- Loans etc	Monthly Payment	Unpaid Balance

Real Estate Owned

Property Type	Present Market Value	Amount of mortgages & liens	Gross Rental Income	Mortgage Payments	Net Rental Income

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name _____

Are you a U.S. citizen?

YES NO

Are you a permanent resident alien?

YES NO

Are you intending 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?

YES NO

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 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 _____

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_____

To be Completed by Interviewer

Interviewer's Name (print or type) _____

Interviewer's Signature Date_____

This application was taken by:

Face-to-face interview

Mail

Telephone

Internet