

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): _____ <input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service | Agency Case Number | Lender Case Number |
| Amount | Interest Rate | No. of Months | Amortization Type: |
| \$ _____ | % _____ | _____ | <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): _____ <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): _____ <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent | Property will be: | | |
| | | <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment | | |
| Complete this line if construction or construction-permanent loan. | | | | |
| Year Let Acquired | Original Cost | Amount Existing Liens | (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 |
| \$ _____ | \$ _____ | \$ _____ | _____ | <input type="checkbox"/> made <input type="checkbox"/> to be made |
| Title will be held in what Name(s) | | | Manner in which Title will be held | Estate will be held in: |
| Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain) | | | | <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date) |

III. BORROWER INFORMATION

| Borrower | | | | Co-Borrower | | | |
|---|--|------------------|-------------|---|---|------------------|-------------|
| 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 | 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) <input type="checkbox"/> Separated | Dependents (not listed by Co-Borrower) no. _____ | ages _____ | | <input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated | Dependents (not listed by Borrower) no. _____ | ages _____ | |
| Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____ | | | | Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____ | | | |
| Mailing Address, if different from Present Address | | | | 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) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____ | | | | Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____ | | | |

IV. EMPLOYMENT INFORMATION

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

Initials: _____

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

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 | Cash or Market Value | LIABILITIES | Monthly Payment & Months Left to Pay | Unpaid Balance |
|---|----------------------|---|--------------------------------------|-----------------------------|
| Description | | Liabilities and Pledged Assets. List the creditor's name, address, and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities, which will be satisfied upon sale of real estate owned or upon refinancing of the subject property. | | |
| Cash deposit toward purchase held by: | \$ | Name and address of Company | \$ Payment/Months | \$ |
| List checking and savings accounts below | | Acct. no. | | |
| Name and address of Bank, S&L, or Credit Union | | Name and address of Company | \$ Payment/Months | \$ |
| Acct. no. | | Acct. no. | | |
| Name and address of Bank, S&L, or Credit Union | | Name and address of Company | \$ Payment/Months | \$ |
| Acct. no. | | Acct. no. | | |
| Name and address of Bank, S&L, or Credit Union | | Name and address of Company | \$ Payment/Months | \$ |
| Acct. no. | | Acct. no. | | |
| Name and address of Bank, S&L, or Credit Union | | Name and address of Company | \$ Payment/Months | \$ |
| Acct. no. | | Acct. no. | | |
| Stocks & Bonds (Company name/number & description) | \$ | Name and address of Company | \$ Payment/Months | \$ |
| Life insurance net cash value | \$ | Acct. no. | | |
| Face amount: \$ | | Name and address of Company | \$ Payment/Months | \$ |
| Subtotal Liquid Assets | \$ | Acct. no. | | |
| Real estate owned (enter market value from schedule of real estate owned) | \$ | Name and address of Company | \$ Payment/Months | \$ |
| Vested interest in retirement fund | \$ | Acct. no. | | |
| Net worth of business(es) owned (attach financial statement) | \$ | Name and address of Company | \$ Payment/Months | \$ |
| Automobiles owned (make and year) | \$ | Acct. no. | | |
| Other Assets (itemize) | \$ | Alimony/Child Support/Separate Maintenance Payments Owed to: | \$ | |
| | | Job-Related Expense (child care, union dues, etc.) | \$ | |
| | | Total Monthly Payments | \$ | |
| Total Assets a. | \$ | Net Worth (a minus b) | \$ | Total Liabilities b. |

Initials: _____

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 |
| X | | X | |

Initials: _____