

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 will not be used as a basis for loan qualification, but his or her liabilities must be considered because the 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.

| 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"/> Refinance <input type="checkbox"/> Construction-Permanent | | | | <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment | |
| <i>Complete this line if construction or construction-permanent loan.</i> | | | | | |
| Year Lot Acquired | Original Cost | Amount Existing Liens | (a) Present Value of Lot | (b) Cost of Improvements | Total (a + b) |
| | \$ | \$ | \$ | \$ | \$ |
| <i>Complete this line if this is a refinance loan.</i> | | | | | |
| Year Acquired | Original Cost | Amount Existing Liens | Purpose of Refinance | Describe 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: |
| Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) | | | | | <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date) |

| Borrower | | III. BORROWER INFORMATION | | | | 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) | 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 | |
| <input type="checkbox"/> Separated | | | | <input type="checkbox"/> Separated | | | |
| 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 | | | |
| <i>If residing at present address for less than two years, complete the following:</i> | | | | | | | |
| 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. | | | |

| Borrower | | IV. EMPLOYMENT INFORMATION | | | | 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) | | |
| <i>If employed in current position for less than two years or if currently employed in more than one position, complete the following:</i> | | | | | | | |
| 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) | | |

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 spouse, this Statement and supporting schedules must be completed about that spouse also.

Completed Jointly Not Jointly

| ASSETS | | Cash or Market Value | 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. | | |
|---|----|----------------------|---|--------------------------------------|----------------|
| Description | | | LIABILITIES | Monthly Payment & Months Left to Pay | Unpaid Balance |
| Cash deposit toward purchase held by: | \$ | | | | |
| List checking and savings accounts below | | | Name and address of Company | \$ Payment/Months | \$ |
| Name and address of Bank, S&L, or Credit Union | | | | | |
| | | | Acct. no. | | |
| Acct. no. | \$ | | Name and address of Company | \$ Payment/Months | \$ |
| Name and address of Bank, S&L, or Credit Union | | | | | |
| | | | Acct. no. | | |
| Acct. no. | \$ | | Name and address of Company | \$ Payment/Months | \$ |
| Name and address of Bank, S&L, or Credit Union | | | | | |
| | | | Acct. no. | | |
| Acct. no. | \$ | | Name and address of Company | \$ Payment/Months | \$ |
| Name and address of Bank, S&L, or Credit Union | | | | | |
| | | | Acct. no. | | |
| Acct. no. | \$ | | Name and address of Company | \$ Payment/Months | \$ |
| Stocks & Bonds (Company name/number & description) | \$ | | | | |
| | | | Acct. no. | | |
| Life insurance net cash value | \$ | | Name and address of Company | \$ Payment/Months | \$ |
| Face amount: \$ | | | | | |
| 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 | \$ | | | | |
| Net worth of business(es) owned (attach financial statement) | \$ | | | | |
| 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. | \$ |

VI. ASSETS AND LIABILITIES (cont.)

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)

Table with columns: Property Address, Type of Property, Present Market Value, Amount of Mortgages & Liens, Gross Rental Income, Mortgage Payments, Insurance, Maintenance, Taxes & Misc., Net Rental Income.

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

Table with columns: Alternate Name, Creditor Name, Account Number.

VII. DETAILS OF TRANSACTION

VIII. DECLARATIONS

Form containing sections VII (Purchase price, Alterations, Land, Refinance, etc.) and VIII (Are there any outstanding judgments, Have you been declared bankrupt, etc.).

IX. ACKNOWLEDGMENT 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...

Borrower's Signature, Date, Co-Borrower's Signature, Date. Includes an 'X' mark.

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.

Borrower and Co-Borrower information form including Ethnicity, Race, and Sex for both parties.

To be Completed by Interviewer: This application was taken by: Face-to-face interview, Mail, Telephone, Internet. Includes fields for Name and Address of Interviewer's Employer, Signature, Date, and Phone Number.

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 | |