

# 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 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:	Agency Case Number	Lender Case Number		
	<input type="checkbox"/> FHA	<input type="checkbox"/> FmHA					
Amount \$	Interest Rate %	No. of Months	Amortization Type:	<input type="checkbox"/> Fixed Rate GPM	<input type="checkbox"/> Other (explain): ARM (type):		

II. PROPERTY INFORMATION AND PURPOSE OF LOAN	
Subject Property Address (street, city, state & zip code)	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

**Complete this line if construction or construction-permanent loan.**

Year Lot 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	Cost: \$
	\$	\$		<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)

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)	Age	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"/> Separated			
Present Address (street, city, state, zip code)	<input type="checkbox"/> Own	<input type="checkbox"/> Rent	No. Yrs:

**If residing at present address for less than two years, complete the following:**

Former Address (street, city, state, zip code)	<input type="checkbox"/> Own	<input type="checkbox"/> Rent	No. Yrs:	Former Address (street, city, state, zip code)	<input type="checkbox"/> Own	<input type="checkbox"/> Rent	No. Yrs:
Former Address (street, city, state, zip code)	<input type="checkbox"/> Own	<input type="checkbox"/> Rent	No. Yrs:	Former Address (street, city, state, zip code)	<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	Years on this job:
		Years employed in this line of work/profession:
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):	Monthly Income	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to):	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):	Monthly Income	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to):	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 EXPENSE INFORMATION**

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Self 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.

B/C	Describe Other Income	Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) doesn't choose to have it considered for repaying this loan.	Monthly Amount
			\$
			\$
			\$

**VI. ASSETS AND LIABILITIES**

This Statement and any applicable supporting schedule 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		
Description			Name and address of Company	Monthly Payt. & Mos. Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:	\$			\$ Payt./Mos.	\$
<b>List checking and savings accounts below</b>					
Name and address of Bank, S & L, or Credit Union					
Acct. no.	\$			\$ Payt./Mos.	\$
Name and address of Bank, S & L, or Credit Union					
Acct. no.	\$			\$ Payt./Mos.	\$
Name and address of Bank, S & L, or Credit Union					
Acct. no.	\$			\$ Payt./Mos.	\$
Name and address of Bank, S & L, or Credit Union					
Acct. no.	\$			\$ Payt./Mos.	\$
Name and address of Bank, S & L, or Credit Union					
Acct. no.	\$			\$ Payt./Mos.	\$
Stock & Bonds (Company name/number & description)	\$			\$ Payt./Mos.	\$
Life Insurance net cash value Face amount: \$	\$			\$ Payt./Mos.	\$
<b>Subtotal Liquid Assets</b>	<b>\$</b>			\$ Payt./Mos.	\$
Real estate owned (enter market value from schedule of real estated owned)	\$			\$ Payt./Mos.	\$
Vested interest in retirement fund	\$			\$ Payt./Mos.	\$
Net worth of business(es) owned (attach financial statement)	\$			\$ Payt./Mos.	\$
Automobiles owned (make and year)	\$			\$ Payt./Mos.	\$
Other Assets (itemize)	\$			\$ Payt./Mos.	\$
			Alimony/Child Support/Separate Maintenance Payments Owed to	\$	
			Job Related Expense (child care, union dues, etc.)	\$	
			<b>Total Monthly Payments</b>	\$	
<b>Total Assets a.</b>	<b>\$</b>		<b>Net Worth (a minus b)</b>	<b>\$</b>	<b>Total Liabilities b.</b>
					\$

**VI. ASSETS AND LIABILITIES (cont.)**

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

Property Address (enter S if sold, PS if pending sale or is it rental being held for income)	Type of Property	Present Market Value	Amount of Mortgage & 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):

Alternative Name	Creditor Name	Account Number

**VII. DETAILS OF TRANSACTION**

**VIII. DECLARATIONS**

	\$	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.	Borrower		Co-Borrower	
			Yes	No	Yes	No
a. Purchase price			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Alterations, improvements, repairs		a. Are there any outstanding judgements against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Land (if acquired separately)		b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Refinance (incl. in debts to be paid off)		c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Estimated prepaid items		d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Estimated closing costs		e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgement? (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.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. PMI, MIP, Funding Fee paid in cash		f. 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.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Discount (if Borrower will pay)		g. Are you obligated to pay alimony, child support or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Total costs (add items a through h)		h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Subordinate financing		i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Borrower's closing costs paid by Seller		j. Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Other Credits (explain)		Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Loan amount (exclude PMI, MIP, Funding Fee financed)		l. Do you intend to occupy the property as your primary residence? If "Yes," complete question below.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. PMI, MIP, Funding Fee financed		m. Have you had an ownership interest in a property in the last three years?				
o. Loan amount (add m & n)		(1) What type of property did you own -- principal residence (PR), second home (SH), or Investment Property (IP)?				
p. Cash from/to Borrower (subtract j, k, l & o from i)		(2) 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**

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 of 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 indicated above; (5) verification or re-verification 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 in the application and I/we have a continuing obligation to amend and/or supplement the information provided in this application if any of the material facts which I/we have represented herein should change prior 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 assign of the Lender without notice to me and/or the administration of the loan account may be transferred to an agent, 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.

**Right to Receive Copy of Appraisal.** I/We have the right to a copy of the appraisal report used in connection with this application for credit. To obtain a copy, I/We must send Lender written request at the mailing address Lender has provided. Lender must hear from me/us no later than 90 days after Lender notifies me/us about the action taken on this application, or I/we withdraw this application.

**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 or 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
<b>X</b>		<b>X</b>	

**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 neither discriminate on the basis of this information, nor on whether you 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 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**

**Race/National Origin:**

I do not wish to furnish this information

American Indian or Alaskan Native     Asian or Pacific Islander     White, not of Hispanic origin

Black, not of Hispanic origin     Hispanic

Other (specify)

**Sex:**     Female     Male

**CO-BORROWER**

**Race/National Origin:**

I do not wish to furnish this information

American Indian or Alaskan Native     Asian or Pacific Islander     White, not of Hispanic origin

Black, not of Hispanic origin     Hispanic

Other (specify)

**Sex:**     Female     Male

To be Completed by Interviewer	Interviewer's Name (print or type)	Name and Address of Interviewer's Employer
This application was taken by:	Interviewer's Signature	Date
<input type="checkbox"/> face-to-face interview		
<input type="checkbox"/> by mail		
<input type="checkbox"/> by telephone	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:
<b>X</b>		<b>X</b>	