Reset Form Print Instructions

## **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" "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when  $\square$  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  $\square$  the income or assets of the Borrower's spouse or other person who has community property or similar rights pursuant to applicable 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 who has community property or similar rights and 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 If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below): Co-Borrower Borrower I. TYPE OF MORTGAGE AND TERMS OF LOAN ☐ Conventional ΠVA ☐ Other Agency Case Number Lender Case Number Mortgage (explain): Applied for: □ USDA/Rural Housing Service Amortization ☐ Fixed Rate ☐ Other (explain): Amount Interest Rate No. of Months Type: ☐ GPM ARM (type): II. PROPERTY INF ORMATION 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 ☐ Construction ☐ Other (explain): Property will be: ☐ Refinance ☐ Construction-☐ Primary Residence ☐ Secondary Residence ☐ Investment Permanent Complete this line if construction or construction-permanent loan. Year Lot **Original Cost** Amount Existing Liens (a) Present Value of Lot (b) Cost of Improvements Total (a + b) Acquired \$ 0.00 Complete this line if this is a refinance loan. Year **Original Cost** Amount Existing Liens Purpose of Refinance Describe Improvements □ made ☐ to be made Acquired Cost: \$ Manner in which Title will be held Estate will be held in: Title will be held in what Name(s) ☐ Fee Simple Leasehold (show Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain) expiration date) III. BORROWER INFORMATION Co-Borrower **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 DOB (mm/dd/yyyy) Yrs. School Social Security Number Home Phone DOB (mm/dd/yyyy) Yrs. School incl. Area code) (incl. Area code) ☐Married ☐Unmarried (include Dependents (not listed by Co-Married ☐Unmarried (include Dependents (not listed by Borrower) Borrower) □ Separated single, divorced, ☐Separated single, divorced, widowed no. ages widowed ages Present Address (street, city, state, ZIP) ☐ Own □ Rent No. Yrs. Present Address (street, city, state, ZIP) ☐ Own □ 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 □ Own ☐ Rent Former Address ☐ Own No. Yrs. No. Yrs. (street, city, state, ZIP) (street, city, state, ZIP) IV. EMPLOYMENT INFORMATION Co-Borrower Borrower Name & Address of Employer Self Employed Yrs. on this job ☐ Self Employed Name & Address of Employer Yrs. on this job Yrs. employed in this line of Yrs. employed in this line work/profession 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: ☐Self Employed Dates (from – to) Name & Address of Employer Dates (from - to) Monthly Income Monthly Income \$ Position/Title/Type of Business **Business Phone** Position/Title/Type of Business **Business Phone** (incl. area code) ☐Self Employed Name & Address of Employer  $\ \square$  Self Employed Name & Address of Employer Dates (from - to) Dates (from - to) Monthly Income Monthly Income Position/Title/Type of Business **Business Phone** Position/Title/Type of Business **Business Phone** (incl. area code) (incl. area code)

				AD C		USING EXPENSE INFORM				
Gross Monthly Income	Bor	rower	Co-Borrower		Total	Combined Monthly Housing Expense	Pr	esent	Р	roposed
Base Empl. Income*	\$		\$	\$	0.00	Rent	\$			
Overtime					0.00	First Mortgage (P&I)			\$	
Bonuses					0.00	Other Financing (P&I)				
Commissions					0.00	Hazard Insurance				
Dividends/Interest					0.00	Real Estate Taxes				
Net Rental Income					0.00	Mortgage Insurance				
Other (before completing,					0.00	Homeowner Assn. Dues				
see the notice in "describe other income," below)					0.00	Other:				
Total	\$	0.00	\$ 0.00	\$	0.00	Total	\$	0.00	\$	0.00
Self Employed Borrow Describe Other Income B/C	er(s) ma	Notice:	Alimony, child	sup	port, or separa	ation such as tax returns ate maintenance income no considered for repaying t	eed no	t be revea n.	led if the E	Sorrower (B) or y Amount
								\$		

Co-Borrower (C) does not choose to have it considered for repaying this loan.							
B/C		Monthly Amount					
		\$					
	VI. ASSETS AND LIABILITIES						

sufficiently joined so that the Statemer	it can be meaningfully as completed about a	ay be completed jointly by both married y and fairly presented on a combined bound in non-applicant spouse or other person,	asis; otherwise, separate State	ments and Schedules are					
			Completed   Jointly	☐ Not Jointly					
ASSETS  Description	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 (*)							
Cash deposit toward purchase held by:	\$	those liabilities, which will be satisf subject property.	fied upon sale of real estate o	wned or upon refinancing of the					
List checking and savings account	ts below	LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance					
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	\$					
		Acct. no.							
Life insurance net cash value	\$	Name and address of Company	\$ Payment/Months	\$					
Face amount: \$	e e	Acet no	_						
Subtotal Liquid Assets  Real estate owned	\$	Acct. no.  Alimony/Child Support/Separate	\$	\$					
(enter market value from schedule of real estate owned)		Maintenance Payments Owed to:							
Vested interest in retirement fund	\$								
Net worth of business(es) owned (attach financial statement)	\$	Job-Related Expense (child care, union dues, etc.)	\$						
Automobiles owned (make and year)	\$								
Other Assets (itemize)	\$	-							
		Total Monthly Payments	\$						
Total Assets a.	\$	Net Worth (a minus b)	Total Liabilities b.	\$					
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VI. ASSETS AND LIABILITIES (cont'd)													
Property Address (enter if sold, PS if pending sa or R if rental being held income)	le	Type of Property	Present Market Value	of I	Amount Mortgages & Liens	Gro Rer Inco	ntal		ortgage yments	Mainte	ance, nance, & Misc.	Net Rei	ntal Income
			\$			\$		\$		\$□		\$	
	Tot	als	\$ 0.00	\$	0.00	\$	0.00	\$	0.00	\$	0.00	\$	0.00

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

Alternate Name

Creditor Name

Account Number

	VII. DETAILS OF TRANSAC	TION	VIII. DECLARATIONS							
a.	Purchase price	\$	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.	Borre	ower	Со-Во	rrower			
b.	Alterations, improvements, repairs		<b>a.</b> Are there any outstanding judgments against you?	Yes	ON	Yes	No 🗆			
C.	Land (if acquired separately)		<b>b.</b> Have you been declared bankrupt within the past 7 years?							
d.	Refinance (incl. 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?							
e.	Estimated prepaid items		<b>d.</b> Are you a party to a lawsuit?							
f.	Estimated closing costs		e. Have you directly or indirectly been obligated on any loan of which resulted in foreclosure, transfer							
g.	PMI, MIP, Funding Fee		of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage							
h.	Discount (if Borrower will pay)		loans, SBA loans, home improvement loans,							
i.	Total costs (add items a through h)	0.00	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.)							
j.	Subordinate financing		f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?							
k.	Borrower's closing costs paid by Seller		g. Are you obligated to pay alimony, child support, or separate maintenance?							
			h. Is any part of the down payment borrowed?							
I.	Other Credits (explain)		i. Are you a co-maker or endorser on a note?							
m.	Loan amount (exclude PMI, MIP, Funding Fee financed)		j. Are you a U.S. citizen? k. Are you a permanent resident alien?							
n	PMI, MIP, Funding Fee financed		<ol> <li>Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.</li> </ol>							
0.	Loan amount (add m & n)		m. Have you had an ownership interest in a property in the last three years?							
p	Cash from/to Borrower (subtract j, k, I & o from i)		<ol> <li>What type of property did you own—principal residence (PR), second home (SH), or investment property (IP)?</li> <li>How did you hold title to the home—by yourself (S), jointly with your spouse (SP) or jointly with another person (O)?</li> </ol>							
		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 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 t

<u>Acknowledgement</u>. 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	Date	Co-Borrower's Signature	Date
X		X	

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BORROWER	CO-BOR	CO-BORROWER				
Ethnicity: Hispanic or Latino Not Hispanic or Latino	o Ethnicit	y: Hispanic or Latino Not Hispanic or Latino				
	Black or African American Race:	☐ American Indian ☐ Asian ☐ Black or African or Alaska Native ☐ Native Hawaiian or Other Pacific ☐ White Islander				
Sex: Female Male	Sex:	☐ Female ☐ Male				
To be Completed by Loan Originator						
This information was provided:  In a face-to-face interview In a telephone interview By the applicant and submitted by fax or mail By the applicant and submitted via e-mail or the Interne	et .					
Loan Originator's Signature Date						
Loan Originator's Name (print or type)	Loan Originator Identifier	Loan Originator's Phone Number (including area code)				
Loan Origination Company's Name	Loan Origination Company Iden	ntifier Loan Origination Company's Address				

CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION								
Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark <b>B</b> for Borrower or <b>C</b> 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

X

Date

Date

X

Date