## HOMEBUYER APPLICATION

Buyer	BUYER IN	FORMATION	Co-Buyer
Buyer's Name (include Jr. or Sr. if app	licable)	Co-Buyer's Name (include Jr. or Sr. if	applicable)
Present Address (street, city, state, ZII	P) No. of Years	Present Address (street, city, state, ZI	P) No. of Years
Mailing Address, if different from Prese	ent Address	Mailing Address, if different from Prese	ent Address
Social Security Number	Home Phone (incl. area code)	Social Security Number	Home Phone (incl. area code)
<ul> <li>Married</li> <li>Separated</li> <li>Unmarried (include divorced, widowed</li> </ul>	<b>u</b>	□ Married □ Unmarried (include □ Separated divorced, widowed	<b>o</b>
Dependents (not listed by Co-Buyer)	No.: Ages:	Dependents (not listed by Buyer)	No.: Ages:

Buyer		EMPLOYMENT	INFORMATION	Со-В	uyer
Name & Address of Employer   □ Self Employed		Yrs. on this job	Name & Address of Employer	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	Busines	ss Phone (incl. area code)	Position/Title/Type of Business	Busines	s Phone (incl. area code)
	Monthly	Income		Monthly	Income
	\$			\$	
If employed in current position for less	than two	o (2) years or if currently	employed in more than one (1) positio	n, comple	te the following:
Name & Address of Employer		Dates (from - to)	Name & Address of Employer		Dates (from – to)
		Monthly Income			Monthly Income
		\$			\$
Position/Title/Type of Business	Busines	ss Phone (incl. area code)	Position/Title/Type of Business	Busines	ss Phone (incl. area code)
Name & Address of Employer		Dates (from – to)	Name & Address of Employer		Dates (from – to)
		Monthly Income			Monthly Income
		\$			\$
Position/Title/Type of Business	Busines	ss Phone (incl. area code)	Position/Title/Type of Business	Busine	ss Phone (incl. area code)

MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION							
Gross Monthly Income	Present	Proposed					
Base Employment Income	\$	\$	\$	Rent	\$		
Overtime				Other	\$	\$	
Bonuses							
Commissions							
Dividend Income							
Taxable Interest Income							
Prizes and Awards							
Gambling, Lottery & Raffle Winnings							
Other (before completing, see the notice in "describe other income," below)							
Total	\$	\$	\$	Total	\$	\$	

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

Describe Other Income: Alimony, Child Support, Separate Maintenance Income, SSI, etc.					
Buyer (B) or Co-Buyer (C)	Monthly Amo	ount			
	\$				
	\$				
	\$				

	Declarations							
16.	en energy "Vee" to any guestions a through i place use continuation sheet (mage E) for evaluation	Bu	yer	Co-Buyer				
пу	ou answer "Yes" to any questions a through i, please use continuation sheet (page 5) for explanation	Yes	No	Yes	No			
a.	Are there any outstanding judgments against you?							
b.	Have you been declared bankrupt within the past seven (7) years?							
c.	Have you had property foreclosed upon or given title or deed in lieu thereof in the last seven (7) years?							
d.	Are you a party to a lawsuit?							
e.	Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (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.)							
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.)							
g.	Are you obligated to pay alimony, child support, or separate maintenance?							
h.	Is any part of the down payment borrowed?							
i.	Are you a co-maker or endorser on a note?							
j.	Are you a U.S. citizen?							
k.	Have you had an ownership interest in a property in the last three (3) years?							
	(1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)?							
	(2) How did you hold title to the home—solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?							

## Assets and Liabilities

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Buyers 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-Buyer section was completed about a spouse, this Statement and supporting schedules must be completed about that spouse also.

ASSETS Description	Cash or Market Value	Liabilities and Pledged Assets. outstanding debts, including auto support, stock pledges, etc. Use	mobile loans, revolvin continuation sheet (pa	g charge accounts, real estat age 5), if necessary. Indicate	e loans, alimony, chi by (*) those liabilities
Cash deposit toward purchase held by:	\$	which will be satisfied upon sale of LIABILITIES		r upon refinancing of the sub Monthly Payment & Months Left to Pay	ect property. Unpaid Balanc
List checking and savings accounts	below	Name and address of Compa	any	\$ Payment/Months	\$
Name and address of Bank, S&L, or Cr	edit Union	-			
		Acct. No.		-	
Acct. No.	\$	Name and address of Compa	any	<pre>\$ Payment/Months</pre>	\$
Name and address of Bank, S&L, or Credit Union					
		Acct. No.			
Acct. No.	\$	Name and address of Compa	any	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union					
		Acct. No.		-	
Acct. No.	\$	Name and address of Compa	any	\$ Payment/Months	\$
Name and address of Bank, S&L, or Cr	edit Union				
		Acct. No.			
Acct. No.	\$	Name and address of Compa	any	\$ Payment/Months	\$
Stocks & Bonds (Company name/ number & description)	\$				
		Acct. No.		-	
Life insurance net cash value	\$	Name and address of Compa	any	\$ Payment/Months	\$
Face amount: \$					
Subtotal Liquid Assets	\$				
	\$	Acct. No.			<u>^</u>
from schedule of real estate owned)	¢	Name and address of Compa	any	\$ Payment/Months	\$
Vested interest in retirement fund Net worth of business(es) owned (attach financial statement)	\$ \$	-			
,	\$	Acct. No.		-	
	•	Alimony/Child Support/Separ Payments Owed to:	ate Maintenance	\$	
Other Assets (itemize) \$		Job-Related Expense (child care, union dues, etc.)		\$	-
					-
		Total Monthly Payments		\$	
Total Assets a.	<b>^</b>	Net Worth	\$	Total Liabilities b.	¢

Assets and Liabilities Continued								
Schedule of Real Estate Owned (if additional properties are owned, use continuation sheet, page 5).								
		Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
			\$	\$	\$	\$	\$	\$
		Totals	\$	\$	\$	\$	\$	\$

Signatures					
Buyer's Signature         Date         Co-Buyer's Signature         Date					
X		x			

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 discriminate neither on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish the 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.)

Buyer	I do not wish to furnish	□ I do not wish to furnish this information.		I do not wish to furnish thi	is information.
Ethnicity:	Hispanic or Latino	Not Hispanic or Latino	Ethnicity:	Hispanic or Latino	Not Hispanic or Latino
Race:	<ul> <li>American Indian or Alaska Native</li> <li>Native Hawaiian or Other Pacific Islander</li> </ul>	<ul> <li>Asian</li> <li>White</li> <li>Black or African American</li> </ul>	Race:	<ul> <li>American Indian or Alaska Native</li> <li>Native Hawaiian or Other Pacific Islander</li> </ul>	<ul> <li>Asian</li> <li>White</li> <li>Black or African American</li> </ul>
Sex:	Female	Male	Sex:	Female	Male
To be Completed by Interviewer: This application was taken by:		Interviewer's Name (print or type)		Name and Address of Interv	iewer's Employer
	e-to-face interview	Interviewer's Signature	Date		
□ Telephone □ Internet		Interviewer's Phone Number (incl	. area code)		

CONTINUATION SHEET/HOMEBUYER LOAN APPLICATION		
Use this continuation sheet if you need more space to complete the Homebuyer Application. Mark with a <b>B</b> for Buyer or a <b>C</b> for Co-Buyer.	Buyer (please print or type)	
	Co-Buyer (please print or type)	

Signatures					
Buyer's Signature         Date         Co-Buyer's Signature         Date					
X		x			