

# 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 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

<b>Mortgage</b>	<input type="checkbox"/> VA	<input type="checkbox"/> Conventional	<input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number
<b>Applied for:</b>	<input type="checkbox"/> FHA	<input type="checkbox"/> USDA/Rural Housing Service			
Amount	Interest Rate	No. of Months	<b>Amortization</b>	<input type="checkbox"/> Fixed Rate	<input type="checkbox"/> Other (explain):
			<b>Type:</b>	<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	Property will be:
<input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): <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	<input type="checkbox"/> to be made <input type="checkbox"/> made Cost:

Title will be held in what Name(s)	Manner in which Title will be held	Estate will be held in:
		<input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
Source of Down Payment, Settlement Changes and/or Subordinate Financing (explain)		

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 No.	Home Phone (incl. A/C)	DOB (mm/dd/yy)	Yrs. School	Social Security No.	Home Phone (incl. A/C)	DOB (mm/dd/yy)	Yrs. School
<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried (incl. single divorced, widowed)	Dependents (not listed by Co-Borrower)		<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried (incl. single divorced, widowed)	Dependents (not listed by Borrower)	
<input type="checkbox"/> Separated		no.	ages	<input type="checkbox"/> Separated		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.
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.
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	Years on this job		Name & Address of Employer	<input type="checkbox"/> Self Employed
		Years employed in this line of work			
Position/Title/Type of Business		Business Phone (incl. A/C)		Position/Title/Type of Business	Business Phone (incl. A/C)

**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. A/C)		Position/Title/Type of Business		Business Phone (incl. A/C)	
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. A/C)		Position/Title/Type of Business		Business Phone (incl. A/C)	
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. A/C)		Position/Title/Type of Business		Business Phone (incl. A/C)	
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. A/C)		Position/Title/Type of Business		Business Phone (incl. A/C)	

**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" section below)				Homeowner Assn. Dues		
				Other:		
<b>Total</b>				<b>Total</b>		

\* 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	Source of Other Income	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 by that spouse or other person 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					
Cash deposit toward purchase held by:					
<b>List checking and savings accounts below.</b>			<b>LIABILITIES</b>	<b>Monthly Payment &amp; Mos. Left to Pay</b>	<b>Unpaid Balance</b>
Name and address of Bank, S&L, or Credit Union			Name and address of Company	Payment	
				Months	
Acct. no.		Balance	Acct. no.		
Name and address of Bank, S&L, or Credit Union			Name and address of Company	Payment	
				Months	
Acct. no.		Balance	Acct. no.		
Name and address of Bank, S&L, or Credit Union			Name and address of Company	Payment	
				Months	
Acct. no.		Balance	Acct. no.		
Name and address of Bank, S&L, or Credit Union			Name and address of Company	Payment	
				Months	
Acct. no.		Balance	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	
Face Amount:				Months	
<b>Subtotal Liquid Assets</b>					
Real estate owned (enter market value from schedule of real estate owned)			Acct. no.		
			Name and address of Company	Payment	
Vested interest in retirement fund				Months	
Net worth of business(es) owned (attach financial statement)			Acct. no.		
Automobiles owned (Make and Year)			Alimony/Child Support/Separate Maintenance Payments Owed to:		
Other Assets (itemize)			Job-Related Expense (child care, union dues, etc.)		
			<b>Total Monthly Payments</b>		
<b>Total Assets a.</b>			Net Worth (a minus b) →		<b>Total Liab. b.</b>

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

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mrtgs. & Liens	Gross Rental Income	Mortgage Payments	Ins., Maint., 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):

Alternate Name	Creditor Name	Account 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:

### VI. ASSETS AND LIABILITIES

ASSETS	Cash or Market Value	LIABILITIES	Monthly Payment & Mos. Left to Pay	Unpaid Balance
Name and address of Bank, S&L, or Credit Union		Name and address of Company		Payment
				Months
Acct. no.	Balance	Acct. no.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company		Payment
				Months
Acct. no.	Balance	Acct. no.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company		Payment
				Months
Acct. no.	Balance	Acct. no.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company		Payment
				Months
Acct. no.	Balance	Acct. no.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company		Payment
				Months
Acct. no.	Balance	Acct. no.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company		Payment
				Months
Acct. no.	Balance	Acct. no.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company		Payment
				Months
Acct. no.	Balance	Acct. no.		

Schedule of Real Estate Owned (continued)									
Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	↓	Type of Property	Present Market Value	Amount of Mrtgs. & Liens	Gross Rental Income	Mortgage Payments	Ins., Maint., Taxes & Misc.	Net Rental Income	

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>	