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 \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 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 property 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-Borrov		MODIFICACI	E AND T	EDM	OF LO	ANT						
Montgogo	□VA	ПСо	nventional		Other (expl	IORTGAG	L AND I		gency Case		oor	Landa	r Case Nui	nhar		
Mortgage Applied for:	□ FHA	□US	DA/Rural		Julei (expi	am).		A	gency Case	e Nullic	oei	Lende	i Case Nui	noei		
Amount		Interest Rate	using Serv	No. of M	onths	Amortizati	ion Type:		I Fixed Rat	te	☐ Other (explain)	 :				
\$			%				J P		GPM		☐ ARM (type):	•				
				II. PROP	ERTY I	NFORMATI	ION ANI) PUR	POSE O	F LO	AN					
Subject Property	y Address (street,	city, state & ZIP)	1												No. of Units	
Legal Description	on of Subject Prop	perty (attach desc	ription if n	necessary)											Year Built	
Purpose of Loan	n 🗆 Purchase	e 🗆 Construct	ion	☐ Other (explain):			Prop	erty will be	e:						
	☐ Refinance	ce 🗆 Construc	tion-Perma	anent				□ Pr	imary Resi	idence	☐ Second	ary Resider	nce		Investment	
Complete this li	ne if construction	ı or construction	-permane	nt loan.												
Year Lot Acquired	Original Cost		Amoun	t Existing Lie	ns	(a) Present V	alue of Lo	t		(b) ((b) Cost of Improvements		Total (a + b		b)	
required	s		\$			\$				\$			\$			
Complete this li	ne if this is a refi	nance loan											·			
Complete this line if this is a refinance loan. Year Original Cost Acquired Amount Existing Lie			t Existing Lie	ns	Purpose of	Refinance			Describe Improvements □ made			☐ to be made				
required																
	\$		\$							Cost:	\$					
Title will be held	d in what Name(s))							Manner in	n which	Title will be held			Estat	e will be held in:	
															e Simple	
Source of Down	Payment, Settlen	nent Charges, and	or Suboro	dinate Financi	ng (explai	n)									easehold (show piration date)	
	Borrov	wer			III. I	BORROWE	R INFO	RMAT	ION			Co-	-Borrowe	er		
Borrower's Nam	ne (include Jr. or S			'						ude Jr.	or Sr. if applicable)					
Social Security 1	Number	Home Phone		DOB (mm/dd/	d/yyyy) Yrs. School		Social Security Numbe		Number			DOI	DOB (mm/dd/yyyy)		Yrs. School	
		(incl. area code))								(incl. area code)					
☐ Married	☐ Unmarried (inc	clude	Depender	nts (not listed	by Co-Bo	rower)	☐ Marri	ied	□ Unmarri	ed (incl	lude	Dependent	s (not liste	d by Bo	rrower)	
☐ Separated	single, divorce	ed, widowed)	no.		ages		☐ Separ	rated	single, di	ivorced	, widowed)	no.		ages		
						. Yrs.	Present Address (street, city, state, ZIP) □ Own □ Rent				_No. Y					
Mailing Address	s, if different from	Present Address					Mailing Address, if different from Present Address									
							ivianing /	radics	s, ii dilicici	int iroin	Tresent Address					
	esent address for						Ι									
Former Address	(street, city, state	, ZIP)		wn □ Re	ntNo	. Yrs.	Former A	Address	(street, cit	y, state	, ZIP)	Own [□ Rent	_No. Y	rs.	
	Borr	ower			IV	. EMPLOY	MENT II	NFOR	MATIO	N		C	o-Borro	wer		
Name & Addres	s of Employer		□ Self	Employed	Yrs. on th	nis job	Na	ame &	Address of	Employ	yer 🗆	Self Emplo	yed Yrs	on this	job	
				-	Yrs. emp	loyed in this							Yrs	. emplo	yed in this	
						ork/profession									x/profession	
Position/Title/Ty	ype of Business	Busines	ss Phone (i	incl. area code	e)		Po	osition/	Γitle/Type o	of Busin	ness	Busine	ess Phone	(incl. are	ea code)	
If	currant position fo	or less than two y	ears or if	currently em	nloved in n	nore than one	nosition c	omnlet	e the follow	wina.						

	Borrower			17.1			ORMATION (cont'	u <i>)</i>		Co-Borr	ower
Name & Address of Emplo	yer	□ Self	Employed	Dates (from – to)	Name	e & Address of Employer	r	□ Self	Employed	Dates (from – to)
				Monthl	y Income						Monthly Income
				\$							s
Position/Title/Type of Busi	iness		Business I			Positi	on/Title/Type of Busines	SS		Business	1 7
			(incl. area	code)						(incl. area	ı code)
Name & Address of Employer ☐ Self Employed ☐ Da			Dates (from – to)	Name	e & Address of Employer	г	□ Self	Employed	Dates (from – to)	
				Monthl	y Income						Monthly Income
				\$							\$
Position/Title/Type of Business Business Phor (incl. area cod					Positi	on/Title/Type of Busines	SS		Business (incl. area		
		V MONT			ND COMPINE	D HO	LICING EVDENCE I	NEODMATI	ON	(inci. arca	(code)
Gross		V. MONT	HLY INC	OME A	ND COMBINE	л по	USING EXPENSE I Combined Mo		ON		
Monthly Income Base Empl. Income*	Borrower \$	\$	Co-Borrow	er	Total \$		Housing Exp	ense	Pres	ent	Proposed
Overtime	3	2			3				3		\$
Bonuses							First Mortgage (P&I) Other Financing (P&I	\			
Commissions							Hazard Insurance)			
Dividends/Interest							Real Estate Taxes				
Net Rental Income											
							Mortgage Insurance Homeowner Assn. Du	22			
Other (before completing, see the notice in "describe								es			
other income," below) Total	\$	\$			\$		Other: Total		\$		\$
	•				•		•				
Describe Other Income			Not	if tl		or Co-B	eparate maintenance in Borrower (C) does not c			 1	Monthly Amount
											\$
					I. ASSETS AN						
This Statement and any appl can be meaningfully and fair person, this Statement and su	ly presented on a co	mbined basis	; otherwise,	separate !	Statements and Sch	nedules			was complete	d about a no	
ASSETS	S		ash or	Lia	bilities and Pledg	ed Asse	ets. List the creditor's na	me, address, and	l account numb	ber for all or	utstanding debts, including
Description		Mark	et Value	aut	omobile loans, re	volving	charge accounts, real	estate loans,	alimony, chil	ld support,	stock pledges, etc. Use ale of real estate owned or
Cash deposit toward purchase held by:		\$			on refinancing of th			naomics, which	ii wiii oc satis	med upon s	ne of real estate owned of
List checking and savings	accounts below	ļ			LIABILITIES			Monthly Payment & Months Left to Pay			Unpaid Balance
Name and address of Bank, S&L, or Credit Union				Naı	Name and address of Company						\$
Acct. no.	\$			Acc	et. no.						
Name and address of Bank, S&L, or Credit Union				Nai	Name and address of Company			\$ Payment/Mo	onths		\$
Acct. no. \$			Acc	Acct. no.							
Name and address of Bank	, S&L, or Credit Un	ion		Nai	Name and address of Company			\$ Payment/Mo	onths		\$
Acct. no.	\$			Acc	et. no.						
	1									1	-

Name and address of Bank, S&L, or Credit Union				Name and address of Company					ayment/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 addre	ss of Co	mpany		\$ Pa	ayment/Months		\$		
Face amount: \$													
Subtotal Liquid Assets \$													
Real estate owned (enter market value from schedule of real estate owned)													
Vested interest in retirement fund	\$												
Net worth of business(es) owned (attach financial statement)	\$			Acct. no.									
Automobiles owned (make and year)	\$			Alimony/Child Support/Separate Maintenance Payments Owed to:				s					
Other Assets (itemize)	\$			Job-Related Exp	ense (ch	ild care, unio	n dues, etc.)	\$					
				•				Ψ.					
				Total Monthly	Total Monthly Payments					\$			
Total Assets a.	\$			Net Worth (a minus b)	L					Total Liabilities b. \$			
Schedule of Real Estate Owned (If additi	onal proper	rties are	e 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 Amount Gross Market Value & Liens Rental Inco				Mortgage Maint			rrance, tenance, & Misc. Net Rental Income			
				\$	\$		\$		\$	\$		\$	
													_
			Totals	\$	\$	\$			\$	\$		\$	
List any additional names under which	credit has p	previou				ate creditor i		coun		Ф		J	_
Alternate Name				Cre	editor Na	me			1	Account Nu	mber		
a. Purchase price	NSACTIO			If you onewer "Ves"	to ony	anostions o t		ECL	ARATIONS	D		Co-Borrower	
a. Turchase price	4	,			If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.					Borrow Yes 1			_
b. Alterations, improvements, repairs a.			a. Are there any outstanding judgments against you?										
			b. Have you been de	eclared ba	ankrupt withi	n the past 7 year	ırs?			ם ו			
d. Refinance (incl. debts to be paid off	()			c. Have you had proportion or deed in lieu the							ı		
e. Estimated prepaid items				d. Are you a party to							ı		
f. Estimated closing costs				e. Have you directly loan which resulte							1		
g. PMI, MIP, Funding Fee				in lieu of foreclos	ure, or ju	dgment?							
h. Discount (if Borrower will pay)				(This would include improvement loans,	education	nal loans, ma	nufactured (mo	bile)	home loans, any				
i. Total costs (add items a through h)				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.)									

VI. ASSETS AND LIABILITIES (cont'd)

VII. DETAILS OF TRANSACTION		VIII. DECLAR	RATIONS	
j. Subordinate financing	If you answer "Yes" to a	ny questions a through i,	Borro	wer Co-Borrower
	please use continuation s			No Yes No
k. Borrower's closing costs paid by Seller	other loan, mortgage, fi	equent or in default on any Federal debt of inancial obligation, bond, or loan guarant is described in the preceding question.		
l. Other Credits (explain)	g. Are you obligated to pa separate maintenance?	y alimony, child support, or		
	h. Is any part of the down	payment borrowed?		
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	i. Are you a co-maker or e	endorser on a note?		
	j. Are you a U.S. citizen?		_	
n. PMI, MIP, Funding Fee financed	k. Are you a permanent res	sident alien?		
	l. Do you intend to occup If "Yes," complete question	y the property as your primary resident on m below.	ence?	
o. Loan amount (add m & n)	m. Have you had an owr	nership interest in a property in the last th	hree years?	
p. Cash from/to Borrower (subtract j, k, l & o from i)	second home (SF (2) How did you hole	perty did you own—principal residence (I), or investment property (IP)? d title to the home—solely by yourself (S spouse (SP), or jointly with another pers	S),	_
remedies that it may have relating to such delinquency, report raccount may be transferred with such notice as may be require express or implied, to me regarding the property or the condition those terms are defined in applicable federal and/or state laws effective, enforceable and valid as if a paper version of this app Acknowledgement . Each of the undersigned hereby acknowled obtain any information or data relating to the Loan, for any legit	ed by law; (10) neither Lender nor its on or value of the property; and (11) (excluding audio and video recordings lication were delivered containing my lages that any owner of the Loan, its se	s agents, brokers, insurers, servicers, suc my transmission of this application as an s), or my facsimile transmission of this a original written signature.	ccessors or assigns has made in "electronic record" containi application containing a facsin ify or reverify any information	any representation or warranty, ing my "electronic signature," as mile of my signature, shall be as n contained in this application or
Borrower's Signature	Date	Co-Borrower's Signature		Date
X	EODMATION FOR COVERN	X MENT MONITORING PURPOS	FC	
The following information is requested by the Federal Governn home mortgage disclosure laws. You are not required to furnis or on whether you choose to furnish it. If you furnish the infor sex, under Federal regulations, this lender is required to note the information, please check the box below. (Lender must review particular type of loan applied for.)	nent for certain types of loans related to the this information, but are encouraged mation, please provide both ethnicity a te information on the basis of visual of	o a dwelling in order to monitor the lende to do so. The law provides that a lende and race. For race, you may check more observation and surname if you have made disclosures satisfy all requirements to v	er's compliance with equal cre er may not discriminate either than one designation. If you de this application in person. which the lender is subject un	on the basis of this information, do not furnish ethnicity, race, or If you do not wish to furnish the nder applicable state law for the
BORROWER I do not wish to furnish this information		CO-BORROWER Ido not wis		
Ethnicity: ☐ Hispanic or Latino ☐ Not Hispanic or Latino Race: ☐ American Indian or ☐ Asian ☐ Black or A		Race: ☐ American Indian or	☐ Asian ☐ Black or Africa	an American
Alaska Native ☐ Native Hawaiian or ☐ White Other Pacific Islander	Antonia Antonia	Alaska Native ☐ Native Hawaiian or Other Pacific Islander	□ White	an / microan
Sex: ☐ Female ☐ Male		Sex: ☐ Female ☐ Male		
To be Completed by Interviewer This application was taken by: ☐ Face-to-face interview ☐ Mail	Interviewer's Name (print or ty Interviewer's Signature	Date Nat	ame and Address of Interviewe	er's Employer
☐ Telephone ☐ Internet	interviewer 8 Signature	Date		
	Interviewer's Phone Number (i	ncl. area code)		

	CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATIO	DN .
Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B f or 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	