

Uniform Residential Loan Application

INITIALS _____

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 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 No. |
| | <input type="checkbox"/> FHA | <input type="checkbox"/> FmHA | | | |
| Amount \$ | Interest Rate % | No. of Months | Amortization Type: | <input type="checkbox"/> Fixed Rate | <input type="checkbox"/> Other (explain): |
| | | | | <input type="checkbox"/> GPM | <input type="checkbox"/> 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 | Property will be: |
| <input type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Construction <input type="checkbox"/> Construction-Permanent <input type="checkbox"/> Other(explain): | <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"/> made <input type="checkbox"/> to be 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 Charges and/or Subordinate Financing (explain) | | |

III. BORROWER INFORMATION

| Borrower | Co-Borrower |
|--|--|
| Borrower's Name (include Jr. or Sr. if applicable) | |
| Co-Borrower's Name (include Jr. or Sr. if applicable) | |
| Social Security Number | Social Security Number |
| Home Phone (incl. area code) | Home Phone (incl. area code) |
| Age | Age |
| Yrs. School | Yrs. School |
| <input type="checkbox"/> Married <input type="checkbox"/> Separated | <input type="checkbox"/> Married <input type="checkbox"/> Separated |
| <input type="checkbox"/> Unmarried (include single, divorced, widowed) | <input type="checkbox"/> Unmarried (include single, divorced, widowed) |
| Dependents (not listed Co-Borrower) no. ages | Dependents (not listed Borrower) no. ages |
| Present Address (street, city, state, zip code) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs | 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 |

IV. EMPLOYMENT INFORMATION

| Borrower | Co-Borrower |
|---|----------------------------------|
| Name & Address of Employer <input type="checkbox"/> Self-Employed | |
| Yrs. on this job | |
| Yrs. employed in this line of work/ profession | |
| Position/Title/Type of Business | Position/Title/Type of Business |
| Business Phone (incl. area code) | 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 | Name & Address of Employer <input type="checkbox"/> Self-Employed |
| Dates (from - to) | Dates (from - to) |
| Monthly Income \$ | Monthly Income \$ |
| Position/Title/Type of Business | Position/Title/Type of Business |
| Business Phone (incl. area code) | Business Phone (incl. area code) |
| Name & Address of Employer <input type="checkbox"/> Self-Employed | Name & Address of Employer <input type="checkbox"/> Self-Employed |
| Dates (from - to) | Dates (from - to) |
| Monthly Income \$ | Monthly Income \$ |
| Position/Title/Type of Business | Position/Title/Type of Business |
| Business Phone (incl. area code) | Business Phone (incl. area code) |

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," 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.

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 | 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 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: | \$ | | | | |
| List checking and savings accounts below | | | | | |
| Name and address of Bank, S&L, or Credit Union | | | | | |
| Account no. | \$ | | | | |
| Name and address of Bank, S&L, or Credit Union | | | | | |
| Account no. | \$ | | | | |
| Name and address of Bank, S&L, or Credit Union | | | | | |
| Account no. | \$ | | | | |
| Name and address of Bank, S&L, or Credit Union | | | | | |
| Account no. | \$ | | | | |
| Stocks & Bonds (Company name/ number & description) | \$ | | | | |
| Life insurance net cash value 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) | \$ | | | | |
| Automobiles owned (make and year) | \$ | | | | |
| Other assets (itemize) | \$ | | | | |
| | | | Alimony/Child Support/Separate Maintenance Payments Owed to: | \$ | |
| | | | Job Related Expenses (child care, union dues, etc.) | \$ | |
| | | | Total Monthly Payments | \$ | |
| Total Assets a. | \$ | | Net Worth (a minus b) | \$ | |
| | | | Total Liabilities 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 R if 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):

| Alternate Name | Creditor | 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 | | | | | | |
| b. Alterations, improvements, repairs | | | | | | |
| c. Land (if acquired separately) | | a. Are there any outstanding judgments against you? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| d. Refinance (incl. debts to be paid off) | | b. Have you been declared bankrupt within the past 7 years? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| e. Estimated prepaid items | | c. Have you had property foreclosed upon or given title or deed in thereof in the last 7 years? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| f. Estimated Closing Costs | | d. Are you a party to a lawsuit? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| g. PMI, MIP, Funding Fee | | 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.) | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| h. Discount (if Borrower will pay) | | 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 question. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| i Total costs (add items a through h) | | g. Are you obligated to pay alimony, child support, or sep. maintainance? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| j. Subordinate financing | | h. Is any part of the down payment borrowed? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| k. Borrower's closing costs paid by Seller | | i. Are you a co-maker or endorser on a note? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| l. Other Credits (explain) | | ----- | | | | |
| m. Loan amount (exclude PMI, MIP, Funding Fee financed) | | j. Are you a U.S. Citizen? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| n. PMI, MIP, Funding Fee financed | | k. Are you a permanent resident alien? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| o. Loan amount (add m & n) | | l. Do you intend to occupy the property as your primary residence? If "Yes", complete question m below. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| p. Cash from/to Borrower (subtract j, k, l & o from i) | | m. Have you had an ownership interest in a property in the last 3 years? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| | | (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)? | | | | |

IX. ACKNOWLEDGMENT 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 as indicated above; (5) verification or reverification 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 contained 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 or 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.

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 and 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 |
|----------------------|------|-------------------------|------|
| X | | X | |

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 | | | CO-BORROWER | | |
|-----------------------------|--|--|-----------------------------|--|--|
| <input type="checkbox"/> | I do not wish to furnish this information | | <input type="checkbox"/> | I do not wish to furnish this information | |
| Race/National Origin | <input type="checkbox"/> American Indian or Alaskan Native | <input type="checkbox"/> Asian or Pacific Islander | Race/National Origin | <input type="checkbox"/> American Indian or Alaskan Native | <input type="checkbox"/> Asian or Pacific Islander |
| | <input type="checkbox"/> Black, not of Hispanic Origin | <input type="checkbox"/> Hispanic | | <input type="checkbox"/> Black, not of Hispanic Origin | <input type="checkbox"/> Hispanic |
| | <input type="checkbox"/> Other (specify) _____ | <input type="checkbox"/> White, not of Hispanic Origin | | <input type="checkbox"/> Other (specify) _____ | <input type="checkbox"/> White, not of Hispanic Origin |
| Sex: | <input type="checkbox"/> Female | <input type="checkbox"/> Male | Sex: | <input type="checkbox"/> Female | <input type="checkbox"/> Male |

| To be completed by Interviewer This application was taken by: | Interviewer's Name (Print or Type) | Name and Address of Interviewer's Employer |
|---|--|--|
| <input type="checkbox"/> face-to-face interview | Interviewer's Signature | |
| <input type="checkbox"/> by mail | Date | |
| <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

X

X