## **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  $\Box$  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  $\Box$  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, or the Borrower is relying on other property located in a community property state, or the Borrower is relying on other property located in a community property state, or the Borrower is relying to the property located in a community property state, or the Borrower is relying to the property located in a community property state, or the Borrower is relying to the property located in a community property state, or the Borrower is relying to the property located in a community property state, or the Borrower is relying to the property located in a community property state, or the Borrower is relying to the property located in a community property state, or the Borrower is relying to the property located in a community property state, or the Borrower is relying to the property located in a community property state, or the Borrower is relying to the property located in a community property state, or the Borrower is relying to the property located in a community property state, or the Borrower is relying to the property located in a community property state, or the Borrower is relying to the property located in a community property state, or the Borrower is relying to the property located in a community property state, and the property located in a community

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-Borrowe I. TYPE OF MORTGAGE AND TERMS OF LOAN Mortgage \_\_\_ VA Conventional Other (explain) Agency Case Number Lender Case Number Applied for: FHA USDA/Rural Housing Service Amount Interest Rate No. of Months Amortization Fixed Rate Other (explain): Type: ☐ GPM 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: Purchase Construction Other (explain): Property will be Secondary Refinance Construction-Permanent Primary Investment Residence Residence 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 \_\_\_ made \_\_\_ to be made Title will be held in what Name(s) Estate will be held in: Manner in which Title will be held Fee Simple Leasehold (show expiration date) Source of Down Payment, Settlement Charges 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) Home Phone (incl. area code) DOB (MM/DD/YYYY) Yrs. Scho Home Phone (incl. area code) DOB (MM/DD/YYYY) Married Unmarried (include single, Dependents (not listed by Borrower) Dependents (not listed by Co-Borrower) Married Unmarried (include single divorced, widowed) divorced, widowed) no. ages ages Separated Separated Present Address (street, city, state, ZIP) Own Rent Present Address (street, city, state, ZIP) No. Yrs. 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: No. Yrs. Former Address (street, city, state, ZIP) Own Rent No. Yrs. IV. EMPLOYMENT INFORMATION Borrower Co-Borrower Name & Address of Employer Self Employed Yrs. on this job Name & Address of Employer Self Employed Yrs. on this job Yrs. employed in this line of Yrs. employed in this line of work/profession 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: Dates (from-to) Name & Address of Employer Self Employed Name & Address of Employer Self Employed Dates (from-to) Monthly Income Monthly Income Position/Title/Type of Business Business Phone (incl. area code) Position/Title/Type of Business Business Phone (incl. area code) Name & Address of Employer Self Employed Dates (from-to) Name & Address of Employer Self Employed 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)

Constantial Consta	V.	MONTHLY INCOME	ANI	COMBINED HOUSII	NG EXPENSE INFORM	MATION	I
Gross Monthly Income	Borrower	Co-Borrowe	r	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,					Homeowner Assn. Dues		
see the notice in "describe other income," below)					Other:		
Total \$		\$		\$	Total	\$	\$
* Self Employed Borrowe	r(s) may be req	uired to provide additi	onal c	locumentation such as	tax returns and financial	statements.	l.
	come Notice:	Alimony, child suppor	t, or s	eparate maintenance in	ncome need not be revea	led if the	
B/C		Borrower (B) or Co-Bo	orrowe	er (C) does not choose t	to have it considered for	repaying this loan.	Monthly Amount
							¢
-							φ
			VI.	ASSETS AND LIABIL	ITIES		
This Statement and any ap- joined so that the Statemen section was completed about	nt can be meani	ingfully and fairly presen	ited or	n a combined basis; othe	rwise separate Statement	s and Schedules are requ	uired. If the Co-Borrower or other person also.
ASSETS		Cash or Market	Liab	pilities and Pledged A	ssets. List the creditor's		
Description		Value	outs	tanding debts, including	automobile loans, revolve, etc. Use continuation sh	ing charge accounts, rea	al estate loans, alimony,
Cash deposit toward purch	ase held by:	\$			ale of real estate owned o		
						Monthly Payment &	
			_	LIABILI		Months Left to Pay	Unpaid Balance
List checking and saving			Nan	ne and address of Compa	any	\$ Payment/Months	\$
Name and address of Bank	k, S&L, or Credit	Union					
			Acct	. no.		1	
Acct. no.	9	\$	Nan	ne and address of Compa	any	\$ Payment/Months	\$
Name and address of Bank	, S&L, or Credit	Union	1				
			<b>—</b>			-	
A	l <sub>a</sub>	•	_	i. no.		C D	6
Acct. no.	COL or Crodit	Union	INan	ne and address of Compa	any	\$ Payment/Months	<b>5</b>
Name and address of Bank	t, S&L, or Credit	Union					
			Acct.	no.			
Acct. no.	\$	\$	Nan	ne and address of Compa	any	\$ Payment/Months	\$
Name and address of Bank	k, S&L, or Credit	Union					
			Acct	t. no.			
Acct. no.	9	\$	-	ne and address of Compa	anv	\$ Payment/Months	\$
Stocks & Bonds (Company	name/number s	\$	1				Ť
& description)		•					
			_	. no.			
			Nan	ne and address of Compa	any	\$ Payment/Months	\$
Life insurance net cash val	ue	\$					
Face amount: \$			1				
Subtotal Liquid Assets	\$	\$					
Real estate owned (enter n	narket value	\$	Acct	. no.			
from schedule of real estate	e owned)		Nan	ne and address of Compa	any	\$ Payment/Months	\$
Vested interest in retiremen	nt fund	\$					
Net worth of business(es) of		\$	1				
(attach financial statement) Automobiles owned (make		\$	1				
, atomonies owner (make	unu year)	*	Acct	t. no.		1	
			-	ony/Child Support/Separ	ate Maintenance	\$	
				ments Owed to:			
Other Assets (itemize)	\$	\$	1				
			Job-	Related Expense (child c	care, union dues, etc.)	\$	
			1				
			$\vdash$				
			-	Monthly Payments		\$	
To	otal Assets a.	\$		Worth ninus b)		Total Liabilities b.	\$

			VI.	ASSETS A	AND LIABILITIE	S (cont.)				
Schedule of Real Estate Owned (If additional	prope	ties are	owned,	use continu	uation sheet.)	. ,				
Property Address (enter S if sold, PS if pending sa R if rental being held for income)	le or	Type of Property		resent ket Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage e Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income	
			_			_		_	_	
	-		\$		\$	\$	\$	\$	\$	
-										
		Totals	\$		\$	\$	\$	\$	\$	
ist 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 TRANS		NC		1			VIII. DECLARATION			
a. Purchase Price	\$				wer "Yes" to any o on sheet for expla		ough i, please use	Borrov Yes N	ver Co-Borrower lo Yes No	
b. Alterations, improvements, repairs					•		net vou?		_	
c. Land (if acquired separately)				1	re any outstanding		-		_	
d. Refinance (incl. debts to be paid off)					Have you been declared bankrupt within the past 7 years?  Have you had property foreclosed upon or given title or deed in lieu thereof					
e. Estimated prepaid items					st 7 years?	ooloood apoll ol	given time of deed in			
f. Estimated closing costs				d. Are you	a party to a lawsui	it?				
g. PMI, MIP, Funding Fee							ted on any loan which	resulted in	5166	
h. Discount (if Borrower will pay)				foreclos	ure, transfer of title	in lieu of forecle	osure, or judgment? ans, SBA loans, home impro			
i. Total costs (add items a through h)				education	al loans, manufactured	d (mobile) home lo	ans, any mortgage, finand luding date, name and addr	cial obligation,		
j. Subordinate financing				FHA or VA	A case number, if any, a	ind reasons for the a	action.)		_	
k. Borrower's closing costs paid by Seller  I. Other Credits (explain)				loan, mo		bligation, bond	on any Federal debt o or loan guarantee? g question.	r any other L		
				g. Are you	obligated to pay a	limony, child su	pport, or separate ma	intenance?		
					art of the down pay					
					a co-maker or end					
				j. Are you	a U.S. citizen?					
				k. Are you	a permanent resid	lent alien?				
							s your primary resid	ence?		
					complete question m t		property in the last three	ee vears?	-10 0	
m. Loan amount (exclude PMI, MIP, Funding Fee financed)							rincipal residence (PR	-		
n. PMI, MIP, Funding Fee financed					e (SH), or investme					
o. Loan amount (add m & n)					did you hold title to spouse (SP), or jo		olely by yourself (S), jo	intly with		
p. Cash from / to Borrower				your	spouse (SF), or jo	illily with anothe	si persori (O) :	-		
(subtract j, k, I & o from i)  IX. ACKNOWLEDGEMENT AND AGREEMENT										
Each of the undersigned specifically represents to	l ender							ers successors and	assigns and agrees	
and acknowledges, that: (1) the information primisrepresentation of this information contained in misrepresentation that I have made on this applic Code, Sec. 1001, et seq.; (2) the loan requested property will not be used for any illegal or prohibit property will be occupied as indicated in this appling the Loan is approved; (7) the Lender and its a obligated to amend and/or supplement the informathe event that my payments on the Loan become such delinquency, report my name and account it transferred with such notice as may be required texpress or implied, to me regarding the property signature," as those terms are defined in applicab of my signature, shall be as effective, enforceable <a href="Acknowledgement">Acknowledgement</a> ; Each of the undersigned heret application or obtain any information or data rela reporting agency.	this appation, as pursuant ded purpication; gents, bution producinformation and the color of the	blication and/or in a to this a lose or L (6) the L rokers, in which the tion to o (10) neithen all and/or id as if a bowledges	may res criminal application ise; (4) a ender, in surers, this app Lender, ne or m her Lendor or value r state la paper vos s that an	ult in civil liat penalties incl penalties incl on (the "Loan all statements is servicers, servicers, su lication if any tits servicers, su per consume der nor its ag of the prope was (excludin ersion of this y owner of th	polity, including mone uding, but not limite ") will be secured by a made in this applic successors or assig coessors and assign of the material fact successors or assign reporting agencies prokens, insurently; and (11) my trag audio and video n application were de le Loan, its servicers	atary damages, to d to, fine or impr or a mortgage or d cation are made f ns may retain the ns may continuou s that I have repn gns may, in additi s; (9) ownership ers, servicers, su ansmission of this ecordings), or my livered containing s, successors and	o any person who may isonment or both under leed of trust on the prog for the purpose of obtail original and/or electrosty rely on the informatiesented herein should ion to any other rights; of the Loan and/or adruccessors or assigns has a application as an "ele facsimile transmission g my original written sign! assigns, may verify or a prosent and the programment of the	suffer any loss due to the provisions of Titl verty described in this ning a residential mo nic record of this app on contained in the a change prior to closini and remedies that it in hinistration of the Lo. as made any represe ctronic record" contai of this application co- nature. reverify any informati	o reliance upon any et al, united States application; (3) the rigage loan; (5) the lication, whether or pplication, and I am g of the Loan; (8) may have relating to an account may be natation or warranty, ning my "electronic ntaining a facsimile on contained in this	
Borrower's Signature			I	Date	Co-Borr	ower's Signatur	е	Da	te	
	X. IN	FORM.	ATION	FOR GOV	/ERNMENT MO	NITORING PU	JRPOSES			
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 not discriminate either on the basis of this information, or 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 ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to 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.)										
BORROWER  I do not wish to furnish				,	CO-BORF		do not wish to furnish	this information.		
Ethnicity: Hispanic or Latino	_		anic or L	atino	Ethnicity:		ispanic or Latino	Not Hispanic or	Latino	
Race: American Indian or	A	sian		ack or	Race:		merican Indian or		Black or	
Alaska native Native Hawaiian or	□ v	/hite	AI	rican Amerio	Jul 1	☐ Na	aska native ative Hawaiian or	White	African American	
Other Pacific Islander  Sex: Female		lala			Sex:		ther Pacific Islander emale	□ Mala		
To be Completed by Loan Originator:	IV	lale			Jex.		emale	Male		
This information was provided:  In a face-to-face interview				ubmitted by ubmitted via	fax or mail e-mail or the Inter	net	ı			
X 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 Identifier				pany Identifier		Loan Origination Co	ompany's Address			

	Continuat	tion Sheet/Res	idential Loan Applica	tion		
Use this continuation sheet if you need more space to complete the	Borrower:		Agency Case Number:			
Residential Loan Application.	Co-Borrower:		Lender Case Number:			
Borrower		IV. EMPLOYME	NT INFORMATION	Co-Borrower		
Name & Address of Employer	Self Empl	oyed Dates (from-to)	Name & Address of Employer	Self Employed	Dates (from-to)	
		Monthly Income	9		Monthly Income	
		\$			\$	
Position/Title/Type of Business	Business	Phone (incl. area code	Position/Title/Type of Business	Business Phor	ne (incl. area code)	
Name & Address of Employer	Self Empl	oyed Dates (from-to)	Name & Address of Employer	Self Employed	Dates (from-to)	
		Monthly Income			Monthly Income	
Position/Title/Type of Business	Business	Phone (incl. area code	Position/Title/Type of Business	Business Phor	ne (incl. area code)	
Name & Address of Employer	Self Empl	oyed Dates (from-to)	Name & Address of Employer	Self Employed	Dates (from-to)	
		Monthly Income	2		Monthly Income	
Position/Title/Type of Business	Business	Phone (incl. area code)	Position/Title/Type of Business	Business Phor	ne (incl. area code)	
Name & Address of Employer	Self Empl	oyed Dates (from-to)	Name & Address of Employer	Self Employed	Dates (from-to)	
		Monthly Income			Monthly Income	
Position/Title/Type of Business	Business	Phone (incl. area code	Position/Title/Type of Business	Business Phor	ne (incl. area code)	
Name & Address of Employer	Self Empl	oyed Dates (from-to)	Name & Address of Employer	Self Employed	Dates (from-to)	
		Monthly Income	2		Monthly Income	
Position/Title/Type of Business	Business	Phone (incl. area code	Position/Title/Type of Business	Business Phor	ne (incl. area code)	
Name & Address of Employer	Self Empl	oyed Dates (from-to)	Name & Address of Employer	Self Employed	Dates (from-to)	
		Monthly Income	9		Monthly Income	
Position/Title/Type of Business	Business	Phone (incl. area code	Position/Title/Type of Business	Business Phor	ne (incl. area code)	
Name & Address of Employer	Self Empl	oyed Dates (from-to)	Name & Address of Employer	Self Employed	Dates (from-to)	
		Monthly Income	9		Monthly Income	
Position/Title/Type of Business	Business	Phone (incl. area code)	Position/Title/Type of Business	Business Phor	ne (incl. area code)	
Name & Address of Employer	Self Empl	oyed Dates (from-to)	Name & Address of Employer	Self Employed	Dates (from-to)	
		Monthly Income	3		Monthly Income	
Position/Title/Type of Business	Business	Phone (incl. area code	Position/Title/Type of Business	Business Phor	\$ ne (incl. area code)	
I/We fully understand that it is a Fethe above facts as applicable under				ake any false statements	s concerning any of	
Borrower's Signature:	_ <del>_</del> _	Date	Co-Borrower's Signature:	Dat 	e	
X			X			

	Continuation S	Sheet/Residential Loan Appl	ication			
Use this continuation sheet if you need more space to complete the	Borrower:		Agency Case Numbe	Agency Case Number:		
Residential Loan Application.	Co-Borrower:		Lender Case Number:			
Assets	Cash or Mar Value	ket Liabilities	Monthly Payment & Months Left to Pay	Unpaid Balance		
Name and address of Bank, S&L, o	r Credit Union	Name and address of Company	\$ Payment/Months	\$		
Acct. No.	\$	Acct. No.				
Name and address of Bank, S&L, o	r Credit Union	Name and address of Company	\$ Payment/Months	\$		
	T <sub>a</sub>					
Acct. No. Name and address of Bank, S&L, o	\$ r Credit Union	Acct. No.  Name and address of Company	\$ Payment/Months	\$		
name and address of Barm, eac, e	. Ground Crimon	Traine and dudiese of company	, aymonemonas	Ţ		
Acct. No.	\$	Acct. No.				
Name and address of Bank, S&L, o	L*	Name and address of Company	\$ Payment/Months	\$		
Acct. No.	\$	Acct. No.				
Name and address of Bank, S&L, o	r Credit Union	Name and address of Company	\$ Payment/Months	\$		
Acct. No.	\$	Acct. No.				
Name and address of Bank, S&L, o	r Credit Union	Name and address of Company	\$ Payment/Months	\$		
Acct. No. Name and address of Bank, S&L, o	\$ Cradit Union	Acct. No.  Name and address of Company	\$ Payment/Months	\$		
Name and address of Bank, S&L, o	Credit Officia	Name and address of Company	\$ Fayment/worths	Φ		
Aget No	6	Acct. No.				
Acct. No. Name and address of Bank, S&L, o	r Credit Union	Name and address of Company	\$ Payment/Months	\$		
Acct. No.	\$	Acct. No.				
Name and address of Bank, S&L, o	r Credit Union	Name and address of Company	\$ Payment/Months	\$		
Acct. No.	\$	Acct. No.				
Name and address of Bank, S&L, o	r Credit Union	Name and address of Company	\$ Payment/Months	\$		
Acct. No.	\$	Acct. No.				
		by fine or imprisonment, or both, to knowing	ly make any false statemen	ts concerning any		
		8, United States Code, Section 1001, et seq.  Co-Borrower's Signature:		ate		
	Date	OO-BOHOWEI'S SIGNATURE.				