

## 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 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

**Mortgage Applied for:**  VA  Conventional  Other (explain): \_\_\_\_\_ Agency Case Number \_\_\_\_\_ Lender Case Number \_\_\_\_\_  
 FHA  USDA/Rural Housing Service

Amount \$ \_\_\_\_\_ Interest Rate % \_\_\_\_\_ No. of Months \_\_\_\_\_ **Amortization Type:**  Fixed Rate  Other (explain): \_\_\_\_\_  
 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:  Primary Residence  Secondary Residence  Investment  
 Refinance  Construction-Permanent

#### 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 of (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:

Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) \_\_\_\_\_  
 Fee Simple  
 Leasehold (show expiration date)

### III. BORROWER INFORMATION

**Borrower** Borrower's Name (include Jr. or Sr. if applicable) \_\_\_\_\_ **Co-Borrower** Co-Borrower's Name (include Jr. or Sr. if applicable) \_\_\_\_\_

Social Security Number	Home Phone (incl. area code)	DOB (MM/DD/YYYY)	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB (MM/DD/YYYY)	Yrs. School

Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated <input type="checkbox"/>	Dependents (not listed by Co-Borrower) no. _____ ages _____	Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated <input type="checkbox"/>	Dependents (not listed by Borrower) no. _____ ages _____

Present Address (street, city, state, ZIP)  Own  Rent \_\_\_\_\_ No. Yrs. \_\_\_\_\_

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)  Own  Rent \_\_\_\_\_ No. Yrs. \_\_\_\_\_

### IV. EMPLOYMENT INFORMATION

**Borrower** Name & Address of Employer \_\_\_\_\_  Self Employed \_\_\_\_\_ Yrs. on this job \_\_\_\_\_  
Yrs. employed in this line of work/profession \_\_\_\_\_

**Co-Borrower** Name & Address of Employer \_\_\_\_\_  Self Employed \_\_\_\_\_ Yrs. on this job \_\_\_\_\_  
Yrs. employed in this line of 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:

Name & Address of Employer <input type="checkbox"/> Self Employed _____	Dates (from-to)	Name & Address of Employer <input type="checkbox"/> Self Employed _____	Dates (from-to)

Name & Address of Employer <input type="checkbox"/> Self Employed _____	Monthly Income \$	Name & Address of Employer <input type="checkbox"/> Self Employed _____	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 <input type="checkbox"/> Self Employed _____	Dates (from-to)	Name & Address of Employer <input type="checkbox"/> Self Employed _____	Dates (from-to)

Name & Address of Employer <input type="checkbox"/> Self Employed _____	Monthly Income \$	Name & Address of Employer <input type="checkbox"/> Self Employed _____	Monthly Income \$

Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	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:		
<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	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 about that spouse or other person also.

Completed  Jointly  Not Jointly

ASSETS	Cash or Market Value	LIABILITIES	
Description		Name and address of Company	Monthly Payment & Months Left to Pay
Cash deposit toward purchase held by:	\$		\$
<i>List checking and savings accounts below</i>			
Name and address of Bank, S&L, or Credit Union		Acct. no.	
Acct No.	\$	Name and address of Company	\$ Payment/Months
Name and address of Bank, S&L, or Credit Union			\$
Acct No.	\$	Acct. no.	
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months
Acct No.	\$		\$
Name and address of Bank, S&L, or Credit Union		Acct. no.	
Acct No.	\$	Name and address of Company	\$ Payment/Months
Name and address of Bank, S&L, or Credit Union			\$
Acct No.	\$	Acct. no.	
Stocks & Bonds (Company name/number description)	\$	Name and address of Company	\$ Payment/Months
			\$
Acct No.	\$	Acct. no.	
Life Insurance net cash value	\$	Name and address of Company	\$ Payment/Months
Face amount: \$			\$
<b>Subtotal Liquid Assets</b>	\$	Acct. no.	
Real Estate owned (enter market value from schedule of real estate owned)	\$	Name and address of Company	\$ Payment/Months
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:	\$
Acct No.	\$	Job Related Expenses (child care, union dues, etc.)	\$
Other Assets (itemize)	\$		
		<b>Total Monthly Payments</b>	\$
<b>Total Assets a.</b>	\$	<b>Net Worth (a minus b)</b>	\$
		<b>Total Liabilities b.</b>	\$



**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  
**X**

Date

Co-Borrower's Signature  
**X**

Date