

# 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 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):

<b>Borrower</b>	<b>Co-Borrower</b>
<b>I. TYPE OF MORTGAGE AND TERMS OF LOAN</b>	
<b>Mortgage Applied for:</b> <input type="checkbox"/> VA <input type="checkbox"/> Conventional <input type="checkbox"/> Other (explain): <input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service	Agency Case Number: _____ Lender Case Number: _____
Amount: \$ _____ Interest Rate: _____ % No. of Months: _____	<b>Amortization Type:</b> <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type): _____

<b>II. PROPERTY INFORMATION AND PURPOSE OF LOAN</b>	
Subject Property Address (street, city, state, & ZIP) _____	
Legal Description of Subject Property (attach description if necessary) _____	
Purpose of Loan: <input type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Construction <input type="checkbox"/> Construction-Permanent <input type="checkbox"/> Other (explain): _____	Property will be: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment
No. of Units: _____	Year Built: _____

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): \$ _____
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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: \$ _____
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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) _____		

<b>Borrower</b>	<b>Co-Borrower</b>		
<b>III. BORROWER INFORMATION</b>			
Borrower's Name (include Jr. or Sr. if applicable) _____			
Co-Borrower's Name (include Jr. or Sr. if applicable) _____			
Social Security Number _____	Home Phone (incl. area code) _____	DOB (MM/DD/YYYY) _____	Yrs. School _____
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower) no. _____ ages _____		<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)
<input type="checkbox"/> Separated	no. _____ ages _____		<input type="checkbox"/> Separated
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. _____
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<b>Borrower</b>	<b>Co-Borrower</b>
<b>IV. EMPLOYMENT INFORMATION</b>	
Name & Address of Employer _____ <input type="checkbox"/> Self Employed	
Yrs. on this job _____	Yrs. on this job _____
Yrs. employed in this line of work/profession _____	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 _____	Business Phone (incl. area code) _____	Position/Title/Type of Business _____	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 _____	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		Monthly Payment & Months Left to Pay	Unpaid Balance
Description			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.			
Cash deposit toward purchase held by:	\$		Name and address of Company	\$ Payment/Months		\$
<b>List checking and savings accounts below</b>			Acct. no.			
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Months		\$
Acct. no.	\$		Acct. no.			
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Months		\$
Acct. no.	\$		Acct. no.			
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Months		\$
Acct. no.	\$		Acct. no.			
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Months		\$
Acct. no.	\$		Acct. no.			
Stocks & Bonds (Company name/number description)	\$		Name and address of Company	\$ Payment/Months		\$
Life insurance net cash value	\$		Acct. no.			
Face amount: \$			Name and address of Company	\$ Payment/Months		\$
<b>Subtotal Liquid Assets</b>	<b>\$</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	\$		Acct. no.			
Net worth of business(es) owned (attach financial statement)	\$		Alimony/Child Support/Separate Maintenance Payments Owed to:	\$		
Automobiles owned (make and year)	\$		Job-Related Expense (child care, union dues, etc.)	\$		
Other Assets (itemize)	\$		<b>Total Monthly Payments</b>	<b>\$</b>		
<b>Total Assets a.</b>	<b>\$</b>		<b>Net Worth (a minus b)</b>	<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:

Date

Co-Borrower's Signature:

Date

**X**

**X**