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 as a community property state, the security property state, the security property is 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				I				orrower E AND TE	BMSION		ΩΔΝ					
Mortgage Applied for:			Conventional	□ ot	her (explain):	mon		Agency Case Nu			Lender (Case N	lumber			
	FH/	A	USDA/Rural Housing Service					Π								
Amount \$			Interest Rate	N %	o. of Months	Amortizatio Type:	on	Fixed Rate	-		Other (explain): ARM (type):					
Subject Property	Address (street city	******	I. PF	OPERTY	INFOF	RMATIC	ON AND F	URPOS	E	OF LOAN				N	o. of Units
			(attach description	if neces	sarv)										Year B	
		in topolity	(attach description	in needs	sa y										Total D	unt
Purpose of Loan		Purchase Refinance		onstructio	on on-Permanent		C Other	(explain):			Property will be:	econda esidenc	iry ce	Inves	tment	
Complete thi Year Lot	i s line if Original		uction or cons		n-permanen nt Existing Liens		(a) Proce	nt Value of Lot	L	(b) (Cost of Improvements	_	otal (a	• b)		
Acquired	onginai	COSI			The Existing Liens	5		ni value of Loi			Cost of improvements			+ 0)		
Complete thi	s is line if	this is a	a refinance loa	\$ in.			\$;	\$		\$				
Year Acquired	Original	Cost		Amou	nt Existing Liens	5	Purpose	of Refinance			Describe Improvements	Γ	made	e 🗌 to	be mad	le
	\$			\$							Cost: \$					
Title will be held	in what N	ame(s)							Manner in w	vhic	ch Title will be held			Estate will t		in:
Source of Down	Payment,	Settlemen	t Charges and/or S	ubordinat	e Financing (exp	olain)								Leaseho expiratio	ld (shov	v
			Borrov	ver		BORI	ROWEF	INFORM	ATION		Co-Borrower					
Borrower's Name	e (include	Jr. or Sr. if	f applicable)					Co-Borrower's	Name (inclu	de	Jr. or Sr. if applicable)					
Social Security N	lumber	Home Ph (incl. area		D	OB (MM/DD/YYYY)	Yrs	s. School	Social Security	/ Number		ome Phone ncl. area code)	D	ЮВ (м	M/DD/YYYY)	Yı	rs. School
Married				Depen	dents (not listed	by Co-Bo	rrower)	Married		<u> </u>		Deper	ndents	(not listed b	y Borro	wer)
Separated		ingle, divo	include rced, widowed)	no.	ages			Separated	Ur sir	ngle	arried (include e, divorced, widowed)	no.		ages		
Present Address	s (street, c	ity, state, i	ZIP)	L Owr	n 📙 Rer	nt	_ No. Yrs.	Present Addre	ss (street, cit	y, s	state, ZIP)	Ow	'n	Rent		No. Yrs.
Mailing Address	, if differe	nt from Pre	esent Address					Mailing Addre	ss, if differen	t fro	om Present Address					
			than two years.com									Π.				
Former Address	(street, cit	y, state, Z	IP)	Owr	n 🗌 Rer	nt	_ No. Yrs.	Former Addres	s (street, cit	y, s	state, ZIP)	Ow	'n	Rent		No. Yrs.
			Borro	ver	IV.		OYMEN	IT INFOR	MATION	l	Co-Borrower	•				
Name & Address	of Emplo	yer		Self	Employed	Yrs. or	n this job	Name & Addre	ess of Employ	/er]	Sel	f Emplo	oyed	Yrs. o	n this job
						in this	mployed s line of rofession								in thi	employed is line of profession
Position/Title/Typ	be of Busir	iess			Business Phor (incl. area cod	ie e)		Position/Title/	Гуре of Busin	ness	3		Busi (incl	iness Phone I. area code)		
If employed in cu	urrent posi	tion for les	s than two years o	r if curre	ntly employed in	more that	n one positi	on, complete the	e following:		-	-				
Name & Address	of Emplo	yer		Self	Employed		from - to)	Name & Addre	ess of Employ	/er	1	Sel	f Emplo	oyed		(from - to)
					1	\$	y Income						-		Month \$	ly Income
Position/Title/Typ	be of Busir	iess			Business Phor (incl. area cod	ie e)		Position/Title/	Fype of Busin	ness	3			iness Phone I. area code)		
Name & Address	of Emplo	yer		Self	Employed	Dates (1	from - to)	Name & Addre	ess of Employ	/er]	Sel	f Emplo	oyed	Dates	(from - to)
						Monthi \$	y Income								Month \$	ly Income
Position/Title/Typ	be of Busir	ness			Business Phor (incl. area cod	ie e)		Position/Title/	Type of Busin	ness	3		Busi (incl	iness Phone I. area code)		

	V. MONTH	LY INCOME AND	COMBINED HC	OUSING EXPENSE II	NFORMATION	
Gross Monthly Income	Borrower	Co-Borrower	Total	Total Combined Monthly Housing Expense		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 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.

	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.

Description Cash deposit toward purchase held by: List checking and savings accounts Name and address of Bank, S&L, or Credit Union Acct. no.	Cash or Market Value \$ below	automobile loans, revolving charge accounts, real e continuation sheet, if necessary. Indicate by (*) those upon refinancing of the subject property. LIABILITIES Name and address of Company Acct. no. Name and address of Company	Monthly Payment & Monthly Payment & Monthly Payment & S Payment/Months	Unpaid Balance
List checking and savings accounts Name and address of Bank, S&L, or Credit Union	below	LIABILITIES Name and address of Company Acct. no.	-	
Name and address of Bank, S&L, or Credit Union		Name and address of Company Acct. no.	-	
Name and address of Bank, S&L, or Credit Union		Acct. no.	¢ r dynonomon	Ŭ
Name and address of Bank, S&L, or Credit Union				
	\$			
Acct. no.	\$			
Acct. no.	\$			
Acct. no.	\$	Name and address of Company		
Acct. no.	\$		\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union				
		Acct. no.	A.D. 144 11	
Appt pp	\$	Name and address of Company	\$ Payment/Months	\$
Acct. no. Name and address of Bank, S&L, or Credit Union	Φ	-		
Name and address of Bank, Gaz, of oreal onion				
		Acct. no.		
		Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$			
Name and address of Bank, S&L, or Credit Union				
		Acct. no.		
		Name and address of Company	\$ Payment/Months	\$
Acct. no. Stocks & Bonds (Company	\$			
name/number description)	φ			
		Acct. no.		
		Name and address of Company	\$ Payment/Months	\$
Life insurance net cash value	\$	—		
Face amount: \$				
Subtotal Liquid Assets	\$			
Real estate owned (enter market value from schedule of real estate owned)	\$			
		Acct. no.		
Vested interest in retirement fund	\$	Name and address of Company	\$ Payment/Months	\$
Net worth of business(es) owned (attach financial statement)	\$			
Automobiles owned (make and year)	\$			
Automobiles owned (make and year)	φ			
		Acct. no.		
		Alimony/Child Support/Separate Maintenance	\$	
Other Assets (itemize)	\$	Payments Owed to:		
		Job-Related Expense (child care, union dues, etc.)	\$]
		Total Monthly Payments	\$	
Total Assets a.	\$	(a minus b)	Total Liabilities b.	\$

		VI. ASSE	IS AND LIABIL	IIIES (cont.)				
Schedule of Real Estate Owned (If additional properties	are o	owned, use conti	inuation sheet.)					
Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	ţ	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
			\$	\$	\$	\$	\$	\$
	•	Totals	\$	\$	\$	\$	\$	\$
List any additional names under which credit has previously been re-	eceiv	ed and indicate a	appropriate creditor name(s) and account number(s):			
Alternate Name Creditor Name					Acco	ount Number		

VII. DETAILS OF 1	FRANSACTION	VIII. DECLARATIONS	
a. Purchase price	\$	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.	Borrower Co-Borrower
b. Alterations, improvements, repairs			Yes No Yes No
c. Land (if acquired separately)		a. Are there any outstanding judgments against you?	
d. Refinance (incl. debts to be paid off)		b. Have you been declared bankrupt within the past 7 years?	
e. Estimated prepaid items		c. Have you had property foreclosed upon or given title or deed in lieu	
f. Estimated closing costs		thereof in the last 7 years?	
g. PMI, MIP, Funding Fee		d. Are you a party to a lawsuit?	
h. Discount (if Borrower will pay)		e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judament?	
i. Total costs (add items a through h)		(This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans,	
j. Subordinate financing		any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA	
k. Borrower's closing costs paid by Seller		case number, if any, and reasons for the action.)	
I. Other Credits (explain)		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 preceding question.	
		g. Are you obligated to pay alimony, child support, or separate maintenance?	
m. Loan amount (exclude PMI, MIP,		h. Is any part of the down payment borrowed?	
Funding Fee financed)		i. Are you a co-maker or endorser on a note?	
n. PMI, MIP, Funding Fee financed			
o. Loan amount (add m & n)		j. Are you a U.S. citizen?	님님님님
0. Loan amount (add m & n)		k. Are you a permanent resident alien?	
		 Do you intend to occupy the property as your primary residence? If "Yes", complete question m below. 	חחותה
p. Cash from/to Borrower (subtract j,k,I &		m. Have you had an ownership interest in a property in the last three years?	
o from i)		(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 by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	
	IX. ACKN	DWLEDGMENT AND AGREEMENT	l

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application, alor that have interferent to the originate upon any misrepresentation that 1 have made on this application, and even that have interferent to the originate upon any misrepresentation that 1 have made on this application, and in criminal penalities including, but not limited to, fine or imprisonment or both under the provisions of Tile 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "toam") will be secured by a mortgage or deed of trus to the property described in this application; (3) the property will not be used for any liegaid or prohibited purpose or use; (4) all atterments made in this application, and ender and its agents, brokers, successors, and assigns may continuously rely on the information contained in this application, and ender and its agents, brokers, successors, and assigns may continuously rely on the information contained in this application, and ender and its agents, brokers, successors, and assigns may continuously rely on the information contained in the application, and envent the and all addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to ne or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan is agents, brokers, insurers, servicers, successors and assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as a "electronic record" containing my related therein hav

Acknowledgment. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature				Date	Co-Borrower's Signa	ture	•			Date
Х					X					
	х.	INFC	RMATION	FOR GOVE	ERNMENT MONI	ГС	RING PURPOS	SES		
home mortgage disclose on whether you choose under Federal regulatio	on is requested by the Fede ure laws. You are not requir to furnish it. If you furnish ns, this lender is required to ck the box below. (Lender upplied for.)	red to furr the inforr o note the	ish this information nation, please prove information on t	on, but are encoura vide both ethnicity he basis of visual	aged to do so. The law pro and race. For race, you ma observation and surname	vide ay c if yo	es that a lender may not check more than one des ou have made this appli	discrimir ignation ication ir	ate either on the basis If you do not furnish person. If you do n	of this information, o ethnicity, race, or sex ot wish to furnish the
BORROWER	I do not wish to furnis	h this info	ormation		CO-BORROWER		I do not wish to furnish	this info	ormation	
Ethnicity:	Hispanic or Latino	Not	Hispanic or Lating)	Ethnicity:		Hispanic or Latino	Not	Hispanic or Latino	
Race:	American Indian or Alaska Native	Asia	an 🔲 Black or A	frican American	Race:		American Indian or Alaska Native	Asi	an 🔲 Black or Africa	n American
	Native Hawaiian or Other Pacific Islander	Wh	ite				Native Hawaiian or Other Pacific Islander	Wh	ite	
Sex:	Female	Mal	e		Sex:		Female	Ma	e	
	X.	INFC	RMATION	FOR GOVE	ERNMENT MONI	ГС	Dring Purpos	SES		
To be Completed by L	•				On Demonstration					
Borrower information					Co-Borrower informa					
In a face-to-face in In a telephone inte					In a face-to-face					
	nd submitted by fax or mail						submitted by fax or mai	ı		
7	nd submitted via e-mail or the	e internet					submitted via e-mail or t		net	
Loan Originator's Sign	ature						Date			
x										
Loan Originator's Nam	e (print or type)		Loan Original	tor Identifier			Loan Originator's Pho	ne Numi	per (including area code)

Loan Originator Company's Name	Loan Origination Company Identifier	Loan Origination Company's Address

The purpose of collecting this information is to help ensure that all borrowers are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask borrowers for their demographic information (ethnicity, race, and sex) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race". The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, race, and sex on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below. Co-Borrower:

Borrower:

Ethnicity: Check one or more

- Hispanic or Latino
 - Mexican
 - Puerto Rican
 - Cuban
 - Other Hispanic or Latino Print origin, for example, Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:
- Not Hispanic or Latino
- I do not wish to provide this information

Bace: Check one or more

American Indian or Alaskan Native - Print name of enrolled or principal tribe:

Asian

- Asian Indian Chinese
- Filipino
- Japanese
- Vietnamese
- Other Asian Print race, for example, Hmong, Laottan, Thai, Pakistani, Cambodian, and so on:

Black or African American

- Native Hawaiian or Other Pacific Islander
- Native Hawaiian
- Guamanian or Chamorro
- Samoan
- Other Pacific Islander Print race, for example, Fijian, Tongan, and so on:

White

I do not wish to provide this information

Sex:

- Female
- Male
- I do not wish to provide this information

To Be Completed by Financial Institution (for an application taken in person):

Was the ethnicity of the borrower collected on the basis of visual observation or surname?

🛛 Yes No

Was the race of the borrower collected on the basis of visual observation or surname?

Yes No

Was the sex of the Borrower collected on the basis of visual observation or surname?

Yes

No

Ethnicity: Check one or more

- Hispanic or Latino
 - Mexican
 - Puerto Rican
 - Cuban
 - Other Hispanic or Latino Print origin, for example, Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:

Not Hispanic or Latino

I do not wish to provide this information

Bace: Check one or more

American Indian or Alaskan Native - Print name of enrolled or principal tribe:

Asian

- Asian Indian
- Chinese
- Filipino
- Japanese
- Korean
- Vietnamese
- Other Asian Print race, for example, Hmong, Laottan, Thai, Pakistani, Cambodian, and so on:

Black or African American

- Native Hawaiian or Other Pacific Islander
 - Native Hawaiian
 - Guamanian or Chamorro
 - Samoan
 - Other Pacific Islander Print race, for example, Fijian, Tongan, and so on:

White

I do not wish to provide this information



I do not wish to provide this information

Was the ethnicity of the co-borrower collected on the basis of visual observation or surname? ☐ Yes 🗌 No

Was the race of the co-borrower collected on the basis of visual observation or surname? Yes I No

Was the sex of the co-Borrower collected on the basis of visual observation or surname? Yes 🗌 No

	CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION	
Use this continuation sheet if you need more space to complete the	Borrower:	Agency Case Number:
Residential Loan Application: Mark B for Borrower or C for Co-Borrower.	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	