

BORROWER				BORROWER INFORMATION				CO-BORROWER			
Borrowers Name (Include Jr or Sr. If applicable)		Email Address		Borrowers Name (Include Jr or Sr. If applicable)		Email Address					
Social Security Number	Home Phone	DOB (mm/dd/yyyy)	Yrs. of Schooling	Social Security Number	Home Phone	DOB (mm/dd/yyyy)	Yrs. of Schooling				
<b>Married</b> <b>Separated</b> <b>Unmarried (Incl. single, divorced, widowed)</b>		Dependents (not listed by Co-Borrower)		<b>Married</b> <b>Separated</b> <b>Unmarried (Incl. single, divorced, widowed)</b>		Dependents (not listed by Co-Borrower)					
		No.	Ages			No.	Ages				
Present Address (street, city, state, Zip)		Own	Rent	No. of Years		Present Address (street, city, state, Zip)		Own	Rent	No. of Years	
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 following:*

Former Address (street, city, state, Zip)	Former Address (street, city, state, Zip)
Former Address (street, city, state, Zip)	Former Address (street, city, state, Zip)

CURRENT EMPLOYMENT INFORMATION							
Name & Address of Employer		Self Employed	Years on this job	Name & Address of Employer		Self Employed	Years on this job
			Yrs employed in this line of work/profession				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:*

PREVIOUS EMPLOYMENT INFORMATION					
Name & Address of Employer		Dates (from - to)	Name & Address of Employer		Dates (from - to)
		-			-
		Monthly Income			Monthly Income
Position Title/Type of Business		Business Phone (inc. area code)		Position Title/Type of Business	
Name & Address of Employer		Dates (from - to)	Name & Address of Employer		Dates (from - to)
		-			-
		Monthly Income			Monthly Income
Position Title/Type of Business		Business Phone (inc. area code)		Position Title/Type of Business	

PROPERTY INFORMATION AND PURPOSE OF LOAN						
Subject Property Address (Street, City, & Zip)				No. of Units	Year Built	
Purpose of Loan	Purchase	If Refinance:	Year Lot Acquired	Original Cost	Amount of Existing Liens	Present Value
	Refinance					

### 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		
Divided/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 as tax returns and financial statements.

BC	Describe Other Income	Monthly Amount
		\$

### DECLARATIONS

If you answer "yes" to any questions (a) through (i), please use continuation sheet for explanation.

- a. Are there any outstanding judgments against you?
- b. Have you been declared bankrupt within the past 7 years?
- c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?
- d. Are you a party to a lawsuit?
- 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)*
- 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?
- h. Is any part of the down payment borrowed?
- i. Are you a co-maker or endorser on a note?
- j. Are you a U.S. Citizen
- k. Are you a permanent resident alien?
- l. Do you intend to occupy the property as your primary residence?
- m. Have you had an ownership interest in a property in the last three years?

Borrower Co-Borrower

Yes	No	Yes	No
Yes	No	Yes	No
Yes	No	Yes	No
Yes	No	Yes	No
Yes	No	Yes	No
Yes	No	Yes	No
Yes	No	Yes	No
Yes	No	Yes	No
Yes	No	Yes	No
Yes	No	Yes	No
Yes	No	Yes	No
Yes	No	Yes	No

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)?

How much do you have set aside for the purchase transaction?			
If you have funds saved for a purchase transaction, where are the funds being used from?			
Do you currently own any property or have you co-signed on any property (including land):			
Have you ever owned any property in the past?			
Do you pay alimony, child support or have past due child support?	Yes      No	If yes, what's the monthly payment?	
Have any of the borrowers had a divorce in the past?			
Do you have any outstanding taxes that you are making payments on or that are past due:			

*Please list any other properties owned*

Address	City	State	Zip Code	Purchase Date	Payment	Approximate Balance
Address	City	State	Zip Code	Purchase Date	Payment	Approximate Balance
Address	City	State	Zip Code	Purchase Date	Payment	Approximate Balance

If you own your property:	Do you have a 2nd Mortgage?	Yes      No	Do you have a Hero loan or any stand alone 2nd?	Yes      No
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NOTES / COMMENTS: (Please add any other comments you believe to be helpful)

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.