

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				
Married	Separated	Dependents (not listed by Co-Borrower)		Married	Separated	Dependents (not listed by Co-Borrower)					
Unmarried (Incl. single, divorced, widowed)		No.	Ages	Unmarried (Incl. single, divorced, widowed)		No.	Ages				
Present Address (street, city, state, Zip)		Own	Rent	Present Address (street, city, state, Zip)		Own	Rent				
		No. of Years				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)
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Former Address (street, city, state, Zip)	Former Address (street, city, state, Zip)
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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	Business Phone (inc. area code)	
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	Business Phone (inc. area code)	

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		
Total				Total		

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.

	Borrower		Co-Borrower	
a. Are there any outstanding judgments against you?	Yes	No	Yes	No
b. Have you been declared bankrupt within the past 7 years?	Yes	No	Yes	No
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	Yes	No	Yes	No
d. Are you a party to a lawsuit?	Yes	No	Yes	No
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? <i>(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)</i>	Yes	No	Yes	No
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? <i>If "Yes," give details as described in the preceding question.</i>	Yes	No	Yes	No
g. Are you obligated to pay alimony, child support, or separate maintenance?	Yes	No	Yes	No
h. Is any part of the down payment borrowed?	Yes	No	Yes	No
i. Are you a co-maker or endorser on a note?	Yes	No	Yes	No
j. Are you a U.S. Citizen	Yes	No	Yes	No
k. Are you a permanent resident alien?	Yes	No	Yes	No
l. Do you intend to occupy the property as your primary residence?	Yes	No	Yes	No
m. Have you had an ownership interest in a property in the last three years?	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)?				

