

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):

Borrower _____		Co-Borrower _____	
I. TYPE OF MORTGAGE AND TERMS OF LOAN			
Mortgage Applied for:	<input type="checkbox"/> VA <input type="checkbox"/> FHA	<input type="checkbox"/> Conventional <input type="checkbox"/> USDA/Rural Housing Service	<input type="checkbox"/> Other (explain): _____
Agency Case Number _____		Lender Case Number _____	

Amount \$ _____	Interest Rate % _____	No. of Months _____	Amortization Type:	<input type="checkbox"/> Fixed Rate <input type="checkbox"/> GPM	<input type="checkbox"/> Other (explain): _____ <input type="checkbox"/> ARM (type): _____
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II. PROPERTY INFORMATION AND PURPOSE OF LOAN		
Subject Property Address (street, city, state, & ZIP) _____		No. of Units 1

Legal Description of Subject Property (attach description if necessary)

PLEASE SEE PRELIMINARY TITLE REPORT

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
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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: \$ _____		

Title will be held in what Name(s) _____	Manner in which Title will be held _____	Estate will be held in:
		<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date) _____

Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)

Checking/Savings

Borrower				Co-Borrower			
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 _____
<input type="checkbox"/> Married (includes registered domestic partners) <input type="checkbox"/> Unmarried (includes single, divorced, widowed) <input type="checkbox"/> Separated		Dependents (not listed by Co-Borrower) No. _____ Ages _____		<input type="checkbox"/> Married (includes registered domestic partners) <input type="checkbox"/> Unmarried (includes single, divorced, widowed) <input type="checkbox"/> Separated		Dependents (not listed by Borrower) No. _____ Ages _____	
Present Address (street, city, state, ZIP/country) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs. _____				Present Address (street, city, state, ZIP/country) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs. _____			
/ United States				/ United States			
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) ☐ Own ☐ Rent No. Yrs. _____

Former Address (street, city, state, ZIP) ☐ Own ☐ Rent No. Yrs. _____

Borrower		IV. EMPLOYMENT INFORMATION		Co-Borrower	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job		Name & Address of Employer	<input type="checkbox"/> Self Employed
		Yrs. employed in this line of work/profession			<input type="checkbox"/> Self Employed
					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
		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	Dates (from-to)		Name & Address of Employer	<input type="checkbox"/> Self Employed
		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	Dates (from-to)		Name & Address of Employer	<input type="checkbox"/> Self Employed
		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	Dates (from-to)		Name & Address of Employer	<input type="checkbox"/> Self Employed
		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	Dates (from-to)		Name & Address of Employer	<input type="checkbox"/> Self Employed
		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:		
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.	Monthly Amount
B/C		\$

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 by that spouse or other person also.

Completed ☐ Jointly ☒ Not Jointly

ASSETS		Cash or Market Value	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:	\$		<div> <div>LIABILITIES</div> <div>Monthly Payment & Months Left to Pay</div> <div>Unpaid Balance</div> </div>		
List checking and savings accounts below			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 Company		\$ Payment/Months
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 Company		\$ Payment/Months
Name and address of Bank, S&L, or Credit Union					
			Acct. no.		
Acct. no.	\$		Name and address of Company		\$ Payment/Months
Stocks & Bonds (Company name/number description)	\$				
			Acct. no.		
Life insurance net cash value	\$		Name and address of Company		\$ Payment/Months
Face amount: \$					
Subtotal Liquid Assets	\$		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:		\$
Other Assets (itemize) BOAT JET SKIS RV PERSONAL PROPERTY	\$		Job-Related Expense (child care, union dues, etc.)		\$
			Total Monthly Payments		\$
Total Assets a.	\$		Net Worth (A minus B) =>	\$	Total Liabilities b.

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
	Totals	\$	\$	\$	\$	\$	\$

[illegible]