

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 <input type="checkbox"/> Housing Service | 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): |
| \$ 250,000 | 4.000 % | 360 | | | |

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) | Year Built |
| See title report | |
| Purpose of Loan: <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): | Property will be: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment |
| <input checked="" type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent | |

Complete this line if construction or construction-permanent loan.

| | | | | | |
|-------------------|---------------|-----------------------|--|--------------------------|---------------|
| Year Lot Acquired | Original Cost | Amount Existing Liens | (a) Present Value of Lot <input checked="" type="checkbox"/> | (b) Cost of Improvements | Total (a + b) |
| | \$ | \$ | \$ | \$ | \$ |

Complete this line if this is a refinance loan.

| | | | | | |
|---------------|---------------|-----------------------|----------------------|---------------------------------------|----------|
| Year Acquired | Original Cost | Amount Existing Liens | Purpose of Refinance | Describe Improvements made to be made | Cost: \$ |
| | \$ | \$ | | | |

| | | |
|--|---|--|
| Title will be held in what Name(s) | Manner in which Title will be held Borrower(s) will hold title per existing title record, or per borrower's instruction | 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) | | |

Borrower

III. BORROWER INFORMATION

Co-Borrower

| | | | | | | | |
|--|--|--|-------------|--|--|---|-------------|
| 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 | Social Security Number | Home Phone (incl. area code) | DOB (mm/dd/yyyy) | Yrs. School |
| <input type="checkbox"/> Married <input type="checkbox"/> Separated | <input type="checkbox"/> Unmarried (include single, divorced, widowed) | Dependents (not listed by Co-Borrower) no. _____ ages _____ | | <input type="checkbox"/> Married <input type="checkbox"/> Separated | <input type="checkbox"/> Unmarried (include single, divorced, widowed) | Dependents (not listed by Borrower) no. _____ ages _____ | |
| 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. |
|---|---|

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. on this job |
| | | | 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) |
| <i>If employed in current position for less than two years or if currently employed in more than one position, complete the following:</i> | | | | | |
| 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) |