

# 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:  VA  Conventional  Other (explain) \_\_\_\_\_ Agency Case Number \_\_\_\_\_ Lender Case Number \_\_\_\_\_  
 FHA  USDA/Rural

Housing Service

Amount \_\_\_\_\_ Interest Rate \_\_\_\_\_ No. of Months \_\_\_\_\_ Amortization Type:  Fixed Rate  Other (explain): \_\_\_\_\_  
 GPM  ARM (type): \_\_\_\_\_

## II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state & ZIP) \_\_\_\_\_ No. of Units \_\_\_\_\_

Legal Description of Subject Property (attach description if necessary) \_\_\_\_\_ Year Built \_\_\_\_\_

Purpose of Loan  Purchase  Construction  Other (explain): \_\_\_\_\_ Property will be:  Primary Residence  Secondary Residence  Investment  
 Refinance  Construction-Permanent

*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
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Title will be held in what Name(s)	Manner in which Title will be held	Estate will be held in: <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
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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
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<input type="checkbox"/> Married <input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependants (not listed by Co-Borrower)	<input type="checkbox"/> Married <input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependants (not listed by Co-Borrower)
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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.
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Mailing Address, if different from Present Address	Mailing Address, if different from Present Address
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*If residing at present address for less than two years, complete the following:*

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.
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**Borrower**

## IV. EMPLOYMENT INFORMATION

**Co-Borrower**

Name & Address of Employer <input type="checkbox"/> Self Employed	Yrs. on this job _____	Yrs. employed in this line of work/profession _____	Name & Address of Employer <input type="checkbox"/> Self Employed	Yrs. on this job _____	Yrs. employed in this line of work/profession _____
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Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)
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*If employed in current position for less than two years or if currently employed in more than one position, complete the following:*

Borrower		IV. EMPLOYMENT INFORMATION (cont'd)			Co-Borrower	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from – to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	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	Dates (from – to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	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)	

**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:		
<b>Total</b>				<b>Total</b>		

\* 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.**

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 and 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, 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.		
Description		Liabilities	Monthly Payment & Months Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:				
<i>List checking and savings accounts below</i>				
Name and address of Bank, S&L, or Credit Union		Name and Address of Company	\$ Payment/Months	\$
Acct. no.	\$	Acct. no.		
Name and address of Bank, S&L, or Credit Union		Name and Address of Company	\$ Payment/Months	\$
Acct. no.	\$	Acct. no.		
Name and address of Bank, S&L, or Credit Union		Name and Address of Company	\$ Payment/Months	\$
Acct. no.	\$	Acct. no.		

**VI. ASSETS AND LIABILITIES (cont'd)**

Name and address of Bank, S&L, or Credit Union		Name and Address of Company		\$ Payment/Months	\$
Acct. no.	\$	Acct. no.			
Stocks & Bonds (Company name/ number & description)	\$	Name and Address of Company	\$ Payment/Months	\$	
Acct. no.	\$	Acct. no.			
Life Insurance net cash value	\$	Name and Address of Company	\$ Payment/Months	\$	
Face amount: \$					
<b>Subtotal Liquid Assets</b>	<b>\$</b>				
Real estate owned (enter market value from schedule of real estate owned)	\$				
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)	\$	Job-Related Expense (child care, union dues, etc)	\$		
		Total Monthly Payments	\$		
<b>Total Assets a.</b>		Net Worth (a minus b) ▶		<b>Total Liabilities b.</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 Mortgage & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
	<b>Totals</b>						

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number

**VII. DETAILS OF TRANSACTION**

**VIII. DECLARATIONS**

	If you answer "Yes" to any questions a through I, please use continuation sheet for explanation.	Borrower		Co-Borrower	
		Yes	No	Yes	No
a. Purchase price					
b. Alterations, improvements, repairs					
c. Land (if acquired separately)					
d. Refinance (incl. debts to be paid off)					
e. Estimated prepaid items					
f. Estimated closing costs					
g. PMI, MIP, Funding Fee					
h. Discount (if Borrower will pay)					
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, 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.

**VII. DETAILS OF TRANSACTION**

**VIII. DECLARATIONS**

		If you answer "Yes" to any questions a through I, please use continuation sheet for explanation.	Borrower		Co-Borrower	
			Yes	No	Yes	No
j.	Subordinate financing					
k.	Borrower's closing costs paid by Seller	f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l.	Other Credits (explain)	h. Is any part of the down payment borrowed? i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m.	Loan amount (exclude PMI, MIP, Funding Fee financed)	----- j. Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n.	PMI, MIP, Funding Fee financed	k. Are you a permanent resident alien? <b>l. Do you intend to occupy the property as your primary residence?</b> If "Yes," complete question m below.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
o.	Loan amount (add m & n)	m. Have you had an ownership interest in a property in the last three years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
p.	Cash from/to Borrower (subtract j, k, l & 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 or jointly with another person (O)?	_____	_____	_____	_____

**IX. ACKNOWLEDGEMENT AND AGREEMENT**

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 may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or 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 an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgement. 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 Signature	Date
X		X	

Loan Originator's Signature

Date

X

Loan Originator's Name (print or type)

Loan Originator Identifier

Loan Originator's Phone Number

Loan Origination Company's Name

Loan Origination Company Identifier

Loan Origination Company's Address

**CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION**

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark **B** for Borrower or **C** for Co-Borrower.

Borrower	Agency Case Number
Co-Borrower	Lender Case Number

**TIN/BACKUP WITHHOLDING CERTIFICATION:**

Tax Identification Number: \_\_\_\_\_

Important: Under penalties of perjury, I certify that the number shown above is my correct taxpayer identification number and that (check appropriate box):

I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding.

I am subject to backup withholding.

I am a U.S. person (including a U.S. resident alien).

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	

## Demographic Information of Applicant(s)

The purpose of collecting this information is to help ensure that all applicants 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 applicants 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.

Applicant: \_\_\_\_\_

Co-Applicant: \_\_\_\_\_

**Ethnicity – Check one or more**

- Hispanic or Latino  
 Mexican  Puerto Rican  Cuban  
 Other Hispanic or Latino – Print origin: \_\_\_\_\_

Examples: *Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.*

- Not Hispanic or Latino  
 I do not wish to provide this information

**Race – Check one or more**

- American Indian or Alaska Native – Print name of enrolled or principal tribe: \_\_\_\_\_
- Asian  
 Asian Indian  Chinese  Filipino  
 Japanese  Korean  Vietnamese  
 Other Asian - Print race: \_\_\_\_\_  
 Examples: *Hmong, Laotian, Thai, Pakistani, Cambodian, etc.*
- Black or African American  
 Native Hawaiian or Other Pacific Islander  
 Native Hawaiian  Guamanian or Chamorro  Samoan  
 Other Pacific Islander – Print race: \_\_\_\_\_

Examples: *Fijian, Tongan, etc.*

- White  
 I do not wish to provide this information

**Sex**

- Female  
 Male  
 I do not wish to provide this information

**Ethnicity - Check one or more**

- Hispanic or Latino  
 Mexican  Puerto Rican  Cuban  
 Other Hispanic or Latino – Print origin: \_\_\_\_\_

Examples: *Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.*

- Not Hispanic or Latino  
 I do not wish to provide this information

**Race – Check one or more**

- American Indian or Alaska Native – Print name of enrolled or principal tribe: \_\_\_\_\_
- Asian  
 Asian Indian  Chinese  Filipino  
 Japanese  Korean  Vietnamese  
 Other Asian- Print Race: \_\_\_\_\_  
 Examples: *Hmong, Laotian, Thai, Pakistani, Cambodian, etc.*
- Black or African American  
 Native Hawaiian or Other Pacific Islander  
 Native Hawaiian  Guamanian or Chamorro  Samoan  
 Other Pacific Islander – Print race: \_\_\_\_\_

Examples: *Fijian, Tongan, etc.*

- 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 applicant(s) collected on the basis of visual observation or surname?  
 Was the race of the applicant(s) collected on the basis of visual observation or surname?  
 Was the sex of the applicant(s) collected on the basis of visual observation or surname?

**Applicant**

- No  Yes  
 No  Yes  
 No  Yes

**Co-Applicant**

- No  Yes  
 No  Yes  
 No  Yes

**The Demographic Information of the Applicant(s) was provided through:**

- Applicant:**  Face-to-Face  Telephone  Fax or Mail  Email or Internet  
**Co-Applicant:**  Face-to-Face  Telephone  Fax or Mail  Email or Internet