

# 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

|                              |                              |   |   |                                     |   |
|------------------------------|------------------------------|---|---|-------------------------------------|---|
| <b>Mortgage Applied for:</b> | <input type="checkbox"/> VA  | <input type="checkbox"/> Conventional               | <input type="checkbox"/> Other (explain): | Agency Case Number                  | Lender Case Number                        |
|                              | <input type="checkbox"/> FHA | <input type="checkbox"/> USDA/Rural Housing Service |   |                                     |   |
| Amount \$                    | Interest Rate %              | No. of Months                                       | <b>Amortization Type:</b>                 | <input type="checkbox"/> Fixed Rate | <input type="checkbox"/> Other (explain): |
|                              |                              |   |   | <input type="checkbox"/> GPM        | <input type="checkbox"/> 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 <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): | Property will be:   |
| <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent  | <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment |

**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) |
|-------------------|---------------|-----------------------|--------------------------|--------------------------|-------------|
|                   | \$            | \$                    | \$                       | \$                       | \$          |

**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:  |
| Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) |                                    | <input type="checkbox"/> Fee Simple<br><input type="checkbox"/> Leasehold (show expiration date) |

## III. BORROWER INFORMATION

| Borrower   | Co-Borrower  |
|--|--|
| Borrower's Name (include Jr. or Sr. if applicable)   | Co-Borrower's Name (include Jr. or Sr. if applicable)  |
| Social Security Number   | Social Security Number   |
| Home Phone (incl. area code)   | Home Phone (incl. area code)   |
| DOB (mm/dd/yyyy)   | DOB (mm/dd/yyyy)   |
| Yrs. School  | Yrs. School  |
| <input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)              | <input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)              |
| Dependents (not listed by Co-Borrower) no. ages  | 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. |
| 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 |                                 |  | 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 | 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) |
| 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) |
| 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:                           |         |          |
| 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.

| B/C | Monthly Amount |
|-----|----------------|
|     | \$             |
|     |                |
|     |                |



