

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): 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"/> 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
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
Title will be held in what Name(s)			Manner in which Title will be held
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)			<input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
Borrower		Co-Borrower	
III. BORROWER INFORMATION			
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
_____	_____	_____	_____
<input type="checkbox"/> Married <input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower)	<input type="checkbox"/> Married <input type="checkbox"/> Separated
		no. _____ ages _____	<input type="checkbox"/> Unmarried (include single, divorced, widowed)
		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		Co-Borrower	
IV. EMPLOYMENT INFORMATION			
Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job	Name & Address of Employer
		Yrs. employed in this line of work/profession	<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)
_____	_____	_____	_____
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
		Monthly Income	<input type="checkbox"/> Self Employed
		\$ _____	Dates (from - to)
			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
		Monthly Income	<input type="checkbox"/> Self Employed
		\$ _____	Dates (from - to)
			Monthly Income
			\$ _____
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)
_____	_____	_____	_____

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:

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 X _____	Date	Co-Borrower's Signature X _____	Date
-------------------------------------	------	----------------------------------------	------

CERTIFICATION AND AUTHORIZATION

Certification

The undersigned certify the following:

I/we have applied for a real estate loan. In applying for the loan, I/we have completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I/we certify that all of the information is true and complete. I/we have made no misrepresentations in the loan application or other documents, nor did I/we omit any pertinent information.

I/we understand and agree that the lender reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.

I/we fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

Authorization to Release Information

To whom it may concern:

I/we have applied for a real estate loan. As part of the application process, the lender and the mortgage guaranty insurer (if any), may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.

I/we authorize you to provide to the lender, and to any investor to whom the lender may sell my mortgage, and to the mortgage guaranty insurer (if any), and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.

The lender or any investor that purchases the mortgage, or the mortgage guaranty insurer (if any), may address this authorization to any party named in the loan application. A photographic or FAX copy of this authorization may be deemed to be the equivalent of the original and may be used as a duplicate original.

Your prompt reply is appreciated.

Borrower's Signature

Social Security Number

Co-Borrower's Signature

Social Security Number

I do hereby certify this to be a true and correct copy of the original signature(s).

Lender's Signature

Date

Please furnish the name, addresses, phone numbers and fax numbers of (2) certified appraisers, (2) title companies, and abstractor and insurance company.

APPRAISERS:

Name _____

Name _____

Address _____

Address _____

Phone # _____

Phone # _____

Fax # _____

Fax # _____

Seller's Realtor:

Buyer's Realtor:

Name _____

Name _____

Phone # _____

Phone # _____

TITLE INSURANCE COMPANY:

Name _____

Name _____

Address _____

Address _____

Phone # _____

Phone # _____

Fax # _____

Fax # _____

ABSTRACTOR:

INSURANCE COMPANY:

Name _____

Agent _____

Address _____

Address _____

Phone # _____

Phone # _____

Fax # _____

Fax # _____