## **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  $\square$  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  $\square$  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-Borrov		MODIFICACI	E AND T	EDM	OF LO	ANT					
Montgogo	□VA	ПСо	nventional		Other (expl	IORTGAG	L AND I		gency Case		oor	Landa	r Case Nui	nhar	
Mortgage Applied for:	□ FHA	□US	DA/Rural		Julei (expi	am).		A	gency Case	e Nullic	oei	Lende	i Case Nui	noei	
Amount		Interest Rate	using Serv	No. of M	onths	Amortizati	ion Type:		I Fixed Rat	te	☐ Other (explain)	 :			
\$			%				J P		GPM		☐ ARM (type):				
				II. PROP	ERTY I	NFORMATI	ION ANI	) PUR	POSE O	F LO	AN				
Subject Property	y Address (street,	city, state & ZIP)	1												No. of Units
Legal Description	on of Subject Prop	perty (attach desc	ription if n	necessary)											Year Built
Purpose of Loan	n 🗆 Purchase	e 🗆 Construct	ion	☐ Other (	explain):			Prop	erty will be	e:					
	☐ Refinance	ce 🗆 Construc	tion-Perma	anent				□ Pr	imary Resi	idence	☐ Second	ary Resider	nce		Investment
Complete this li	ne if construction	ı or construction	-permane	nt loan.											
Year Lot Acquired	Original Cost		Amoun	t Existing Lie	ns	(a) Present V	alue of Lo	t		(b) (	(b) Cost of Improvements		Total (a + b		
required	s		\$			\$				\$			\$		
Complete this li	ne if this is a refi	nance loan											·		
Year Acquired	Original Cost		Amoun	t Existing Lie	ns	Purpose of	Refinance			Descr	ibe Improvements		☐ made		to be made
required															
	\$		\$							Cost:	\$				
Title will be held	d in what Name(s)	)							Manner in	n which	Title will be held			Estat	e will be held in:
															e Simple
Source of Down	Payment, Settlen	nent Charges, and	or Suboro	dinate Financi	ng (explai	n)									easehold (show piration date)
	Borrov	wer			III. I	BORROWE	R INFO	RMAT	ION			Co-	-Borrowe	er	
Borrower's Nam	ne (include Jr. or S			'						ude Jr.	or Sr. if applicable)				
Social Security 1	Number	Home Phone		DOB (mm/dd/	уууу)	Yrs. School	Social Se	ecurity	Number		Home Phone	DOI	B (mm/dd/	уууу)	Yrs. School
		(incl. area code)	)								(incl. area code)				
☐ Married	☐ Unmarried (inc	clude	Depender	nts (not listed	by Co-Bo	rower)	☐ Marri	ied	□ Unmarri	ed (incl	lude	Dependent	s (not liste	d by Bo	rrower)
☐ Separated	single, divorce	ed, widowed)	no.		ages		☐ Separ	rated	single, di	ivorced	, widowed)	no.		ages	
Present Address (street, city, state, ZIP)					<u> </u>			t Address (street, city, state, ZIP)							
Mailing Address	s, if different from	Present Address					Mailing Address, if different from Present Address								
							ivianing /	radics	s, ii dilicici	int iroin	Tresent Address				
	esent address for						Ι								
Former Address	(street, city, state	, ZIP)		wn □ Re	ntNo	. Yrs.	Former A	Address	(street, cit	y, state	, ZIP)	Own [	□ Rent	_No. Y	rs.
	Borr	ower			IV	. EMPLOY	MENT II	NFOR	MATIO	N		C	o-Borro	wer	
Name & Addres	s of Employer		□ Self	Employed	Yrs. on th	nis job	Na	ame &	Address of	Employ	yer 🗆	Self Emplo	yed Yrs	on this	job
				-	Yrs. emp	loyed in this							Yrs	. emplo	yed in this
						ork/profession									x/profession
Position/Title/Ty	ype of Business	Busines	ss Phone (i	incl. area code	e)		Po	osition/	Γitle/Type o	of Busin	ness	Busine	ess Phone	(incl. are	ea code)
If	currant position fo	or less than two y	ears or if	currently em	nloved in n	nore than one	nosition c	omnlet	e the follow	wina.					

	Borrower			17.1			ORMATION (cont'	u <i>)</i>		Co-Borr	ower
Name & Address of Emplo	yer	□ Self	Employed	Dates (	from – to)	Name	e & Address of Employer	r	□ Self	Employed	Dates (from – to)
				Monthl	y Income						Monthly Income
				\$							s
Position/Title/Type of Busi	iness		Business I			Positi	on/Title/Type of Busines	SS		Business	1 7
			(incl. area	code)						(incl. area	ı code)
Name & Address of Employer ☐ Self Employed I				Dates (	from – to)	Name	e & Address of Employer	г	□ Self	Employed	Dates (from – to)
				Monthl	y Income						Monthly Income
				\$							\$
Position/Title/Type of Busi	iness		Business I (incl. area			Positi	on/Title/Type of Busines	SS		Business (incl. area	
		V MONT			ND COMPINE	D HO	LICING EVDENCE I	NEODMATI	ON	(inci. arca	(code)
Gross		V. MONT	HLY INC	OME A	ND COMBINE	л по	USING EXPENSE I Combined Mo		ON		
Monthly Income  Base Empl. Income*	Borrower \$	\$	Co-Borrow	er	Total \$		Housing Exp	ense	Prese \$	ent	Proposed
Overtime	3	2			3				<b>3</b>		\$
Bonuses							First Mortgage (P&I) Other Financing (P&I	\			
Commissions							Hazard Insurance	)			
Dividends/Interest							Real Estate Taxes				
Net Rental Income											
							Mortgage Insurance Homeowner Assn. Du	22			
Other (before completing, see the notice in "describe								es			
other income," below)  Total	\$	\$			\$		Other: Total		\$		\$
	•				•		•				
Describe Other Income			Not	if tl		or Co-B	eparate maintenance in Borrower (C) does not c			<b> </b> 1	Monthly Amount
											\$
					I. ASSETS AN						
This Statement and any appl can be meaningfully and fair person, this Statement and su	ly presented on a co	mbined basis	; otherwise,	separate !	Statements and Sch	nedules			was complete	d about a no	
ASSETS	S		ash or	Lia	bilities and Pledg	ed Asse	ets. List the creditor's na	me, address, and	l account numb	ber for all or	utstanding debts, including
Description		Mark	et Value	aut	omobile loans, re	volving	charge accounts, real	estate loans,	alimony, chil	ld support,	stock pledges, etc. Use ale of real estate owned or
Cash deposit toward purchase held by:		\$			on refinancing of th			naomics, which	ii wiii oc satis	med upon s	ne of real estate owned of
List checking and savings	accounts below	ļ			LIA	IES	Monthly Payment & Months Left to Pay			Unpaid Balance	
Name and address of Bank, S&L, or Credit Union					me and address of	ny	\$ Payment/Months \$				
Acct. no.	\$			Acc	et. no.						
Name and address of Bank,	, S&L, or Credit Un	ion		Nai	me and address of	Compar	ny	\$ Payment/Mo	onths		\$
Acct. no. \$			Acc	et. no.							
Name and address of Bank	, S&L, or Credit Un	ion		Nai	Name and address of Company			\$ Payment/Mo	onths		\$
Acct. no.	\$			Acc	et. no.						
	1									1	-

Name and address of Bank, S&L, or Credi	Name and address of Company					ayment/Months		\$						
Acct. no.	\$			Acct. no.										
Stocks & Bonds (Company name/ number & description)	\$			Name and address of Company					\$ Payment/Months					
				Acct. no.										
Life insurance net cash value	\$			Name and addre	ss of Co	mpany		\$ Pa	ayment/Months	\$				
Face amount: \$														
Subtotal Liquid Assets \$														
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:					S				
Other Assets (itemize)	\$			Job-Related Exp	Job-Related Expense (child care, union dues, etc.)						1			
								\$						
				<b>Total Monthly</b>	Payment	ts		\$						
Total Assets a.	\$			Net Worth (a minus b)						Total Liabilities b. \$				
Schedule of Real Estate Owned (If additi	onal proper	rties are	e 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 Amount Gross Market Value & Liens Rental Inco					Mortgage Maint			rance, enance, & Misc. Net Rental Income			
				\$	\$		\$		\$	\$		\$		
T. 4.1			Totals	\$	\$	\$ \$		\$		\$		s		
List any additional names under which	credit has p	previou				ate creditor i		coun		Ψ		J J		
Alternate Name				Cre	editor Na	me			1	Account Nu	mber			
ANY DETAILS OF THE	NA A COMPA	221							. D . TYONG			_		
a. Purchase price	NSACTIO			If you answer "Yes"	' to any o	nuestions a tl		ECL.	ARATIONS	Borrow	or	Co-Borrower		
				please use continuat				Yes N				Yes No		
b. Alterations, improvements, repairs				a. Are there any outs	tanding j	udgments ag	ainst you?				ם			
				b. Have you been de		•		ırs?			]			
d. Refinance (incl. debts to be paid off)			c. Have you had pro- or deed in lieu the							ם ו				
e. Estimated prepaid items			d. Are you a party to	a lawsui	t?					ם ו				
f. Estimated closing costs				e. Have you directly loan which resulte							ם ו			
g. PMI, MIP, Funding Fee				in lieu of foreclos	ure, or ju	dgment?		_	DA I					
h. Discount (if Borrower will pay)				(This would include improvement loans,	education	nal loans, ma	nufactured (mo	bile)	home loans, any					
i. Total costs (add items a through h)				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.)										

VI. ASSETS AND LIABILITIES (cont'd)

VII. DETAILS OF TRANSACTION		VIII. DEC	LARATIONS				
j. Subordinate financing	If you answer "Yes" to an			Borre	ower	Co-Bor	rower
	please use continuation s	neet for explanation.		Yes	No	Yes	No
k. Borrower's closing costs paid by Seller	other loan, mortgage, fi	quent or in default on any Federal d nancial obligation, bond, or loan gu s described in the preceding questio	iarantee?				
l. Other Credits (explain)	g. Are you obligated to pa separate maintenance?	y alimony, child support, or					
	h. Is any part of the down	payment borrowed?					
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	i. Are you a co-maker or e	ndorser on a note?					
	j. Are you a U.S. citizen?						
n. PMI, MIP, Funding Fee financed	k. Are you a permanent res	ident alien?					
	l. <b>Do you intend to occup</b> If "Yes," complete questio	y the property as your primary ren m below.	esidence?				
o. Loan amount (add m & n)	m. Have you had an own	ership interest in a property in the la	ast three years?				
p. Cash from/to Borrower (subtract j, k, l & o from i)	second home (SF (2) How did you hold	perty did you own—principal reside I), or investment property (IP)? If title to the home—solely by yourse spouse (SP), or jointly with anothe	self (S),				
should change prior to closing of the Loan; (8) in the event that remedies that it may have relating to such delinquency, report my account may be transferred with such notice as may be required express or implied, to me regarding the property or the condition those terms are defined in applicable federal and/or state laws (exeffective, enforceable and valid as if a paper version of this applicable federal and/or state laws (exeffective, enforceable and valid as if a paper version of this applicable federal and/or state laws (exeffective, enforceable and valid as if a paper version of this applicable federal and/or state laws (exeffective, enforceable and valid as if a paper version of this applicable federal and/or state laws (exeffective, enforceable and valid as if a paper version of this applicable federal and/or state laws (exeffective, enforceable and valid as if a paper version of this applicable federal and/or state laws (exeffective, enforceable and valid as if a paper version of this applicable federal and/or state laws (exeffective, enforceable and valid as if a paper version of this applicable federal and/or state laws (exeffective, enforceable and valid as if a paper version of this applicable federal and/or state laws (exeffective, enforceable and valid as if a paper version of this applicable federal and/or state laws (exeffective, enforceable and valid as if a paper version of this applicable federal and/or state laws (exeffective, enforceable and valid as if a paper version of this applicable federal and/or state laws (exeffective, enforceable and valid as if a paper version of this applicable federal and/or state laws (exeffective, enforceable and valid as if a paper version of this applicable federal and/or state laws (exeffective, enforceable and exeffective, enforceable and exeffective, enforceable and exeffective, enforceable and exeffective and ex	name and account information to or by law; (10) neither Lender nor its or value of the property; and (11) a celuding audio and video recordings ation were delivered containing my est that any owner of the Loan, its ser	ne or more consumer reporting agers agents, brokers, insurers, servicers my transmission of this application of the property o	ncies; (9) ownership of t rs, successors or assigns as an "electronic record this application containing y verify or reverify any in	the Loan has mad I" contair ng a facs	and/or adm e any repre ning my "el simile of my on containe	inistration of sentation or ectronic sign signature,	of the Loan warranty, nature," as shall be as
Borrower's Signature	Date	Co-Borrower's Signature			Date		
X	Bute	X			Bute		
X. INFO The following information is requested by the Federal Governmenthome mortgage disclosure laws. You are not required to furnish to or on whether you choose to furnish it. If you furnish the informations, under Federal regulations, this lender is required to note the information, please check the box below. (Lender must review the particular type of loan applied for.)	this information, but are encouraged ation, please provide both ethnicity a information on the basis of visual of	o a dwelling in order to monitor the to do so. The law provides that a l and race. For race, you may check r oservation and surname if you have	lender's compliance with lender may not discrimin more than one designatio e made this application in	nate eithe on. If you n person.	er on the base u do not fur If you do	sis of this in nish ethnicit not wish to	formation, ty, race, or furnish the
<b>BORROWER</b>		CO-BORROWER   I do no			1		
Ethnicity: ☐ Hispanic or Latino ☐ Not Hispanic or Latino  Race: ☐ American Indian or ☐ Asian ☐ Black or Afr	riaan Amariaan	Ethnicity:   Hispanic or Latino			A		
Alaska Native  ☐ Native Hawaiian or ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐	nean American	Race: American Indian o Alaska Native Native Hawaiian o	or	COI AIIIC	can Americ	an	
Other Pacific Islander  Sex:		Other Pacific Islan  Sex:					
To be Completed by Interviewer This application was taken by:  ☐ Face-to-face interview	Interviewer's Name (print or ty		Name and Address of I	Interview	ver's Emplo	yer	
☐ Mail ☐ Telephone ☐ Internet	Interviewer's Signature	Date					
	Interviewer's Phone Number (in	ncl. area code)					

	CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATIO	DN .
Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark <b>B</b> f or Borrower or <b>C</b> 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	Date	Co-Borrower's Signature	Date
X		X	