

# 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 checked="" type="checkbox"/> Conventional <input type="checkbox"/> Other (explain): <input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service		Agency Case Number	Lender Case Number
Amount \$ 0.00	Interest Rate 0.00 %	No. of Months 0	<b>Amortization Type:</b> <input checked="" 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 <b>1</b>
Legal Description of Subject Property (attach description if necessary) <b>See Preliminary Title Report</b>		Year Built <b>0</b>
Purpose of Loan <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent		Property will be: <input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment
<b>Complete this line if construction or construction-permanent loan.</b> Year Lot Acquired   Original Cost   Amount Existing Liens   (a) Present Value of Lot   (b) Cost of Improvements   Total (a + b) \$   \$   \$   \$   \$   \$		
<b>Complete this line if this is a refinance loan.</b> 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) <b>JOHN DOE &amp; JANE DOE</b>		Manner in which Title will be held Estate will be held in: <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)		

## III. BORROWER INFORMATION

Borrower				Co-Borrower			
Borrower's Name (include Jr. or Sr. if applicable) <b>JOHN DOE</b>				Co-Borrower's Name (include Jr. or Sr. if applicable) <b>JANE DOE</b>			
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
-	-		<b>0</b>	-	-		<b>0</b>
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated Dependents (not listed by Co-Borrower) no. <b>0</b>				<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated Dependents (not listed by Borrower) no. <b>0</b>			
Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent <b>0y 0m</b> No. Yrs.				Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent <b>0y 0m</b> No. Yrs.			
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address			
<b>If residing at present address for less than two years, complete the following:</b> Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent <b>y m</b> No. Yrs.							

## IV. EMPLOYMENT INFORMATION

Borrower			Co-Borrower		
Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job <b>y m</b> Yrs. employed in this line of work/profession <b>y m</b>	Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job <b>y m</b> Yrs. employed in this line of work/profession <b>y m</b>
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
<b>If employed in current position for less than two years or if currently employed in more than one position, complete the following:</b>					
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*	\$ 0.00	\$ 0.00	\$ 0.00	Rent	\$ 0.00	
Overtime	0.00	0.00	0.00	First Mortgage (P&I)	0.00	\$ 0.00
Bonuses	0.00	0.00	0.00	Other Financing (P&I)	0.00	
Commissions	0.00	0.00	0.00	Hazard Insurance	0.00	0.00
Dividends/Interest	0.00	0.00	0.00	Real Estate Taxes	0.00	0.00
Net Rental Income	0.00	0.00	0.00	Mortgage Insurance	0.00	0.00
Other (before completing, see the notice in "describe other income," below)	0.00	0.00	0.00	Homeowner Assn. Dues	0.00	0.00
	0.00	0.00	0.00	Other:	0.00	0.00
<b>Total</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>Total</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>

\* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

B/C	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.	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 or other person also.

Completed  Jointly  Not Jointly

ASSETS		Cash or Market Value	LIABILITIES	
Description			Monthly Payment & Months Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:	\$		\$ Payment/Months	\$
<b>List checking and savings accounts below</b>				
Name and address of Bank, S&L, or Credit Union				
Acct. no.	\$			
Name and address of Bank, S&L, or Credit Union				
Acct. no.	\$			
Name and address of Bank, S&L, or Credit Union				
Acct. no.	\$			
Name and address of Bank, S&L, or Credit Union				
Acct. no.	\$			
Stocks & Bonds (Company name/number & description)	\$			
Life insurance net cash value	\$ 0.00			
Face amount: \$ 0.00				
<b>Subtotal Liquid Assets</b>	<b>\$ 0.00</b>			
Real estate owned (enter market value from schedule of real estate owned)	\$ 0.00			
Vested interest in retirement fund	\$ 0.00			
Net worth of business(es) owned (attach financial statement)	\$ 0.00			
Automobiles owned (make and year)	\$			
Other Assets (itemize)	\$			
			\$ 0.00	
			\$ 0.00	
			<b>Total Monthly Payments</b>	
			\$ 0.00	
<b>Total Assets a.</b>	<b>\$ 0.00</b>	<b>Net Worth (a minus b)</b>	<b>\$ 0.00</b>	<b>Total Liabilities b.</b>
				\$ 0.00



**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: <b>JOHN DOE</b>	Agency Case Number:
Co-Borrower: <b>JANE DOE</b>	Lender Case Number:

No additional data or schedules are attached to this loan application.

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: <b>X</b>	Date	Co-Borrower's Signature: <b>X</b>	Date
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