

## Uniform Residential Loan Application — Lender Loan Information

This section is completed by your Lender.

### L1. Property and Loan Information

#### Community Property State

- ☐ At least one borrower lives in a community property state.  
☐ The property is in a community property state.

#### Transaction Detail

- ☐ Conversion of Contract for Deed or Land Contract  
☐ Renovation  
☐ Construction-Conversion/Construction-to-Permanent  
☐ Single-Closing ☐ Two-Closing

Construction/Improvement Costs \$ \_\_\_\_\_

Lot Acquired Date \_\_\_\_ / \_\_\_\_ / \_\_\_\_ (mm/dd/yyyy)

Original Cost of Lot \$ \_\_\_\_\_

#### Refinance Type

- ☐ No Cash Out  
☐ Limited Cash Out  
☐ Cash Out

#### Refinance Program

- ☐ Full Documentation  
☐ Interest Rate Reduction  
☐ Streamlined without Appraisal  
☐ Other \_\_\_\_\_

#### Energy Improvement

- ☐ Mortgage loan will finance energy-related improvements.  
☐ Property is currently subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid for through property taxes (e.g., the Property Assessed Clean Energy program).

#### Project Type

- ☐ Condominium ☐ Cooperative ☐ Planned Unit Development (PUD) ☐ Property is not located in a project

### L2. Title Information

Title to the Property **Will** be Held in What Name(s):

**For Refinance:** Title to the Property is **Currently** Held in What Name(s):

#### Estate Will be Held in

- ☐ Fee Simple  
☐ Leasehold Expiration Date \_\_\_\_ / \_\_\_\_ / \_\_\_\_ (mm/dd/yyyy)

#### Manner in Which Title Will be Held

- ☐ Sole Ownership ☐ Joint Tenancy with Right of Survivorship  
☐ Life Estate ☐ Tenancy by the Entirety  
☐ Tenancy in Common ☐ Other

#### Trust Information

- ☐ Title Will be Held by an *Inter Vivos (Living)* Trust  
☐ Title Will be Held by a Land Trust

#### Indian Country Land Tenure

- ☐ Fee Simple On a Reservation  
☐ Individual Trust Land (*Allotted/Restricted*)  
☐ Tribal Trust Land On a Reservation  
☐ Tribal Trust Land Off Reservation  
☐ Alaska Native Corporation Land

### L3. Mortgage Loan Information

#### Mortgage Type Applied For

- ☐ Conventional ☐ USDA-RD  
☐ FHA ☐ VA ☐ Other: \_\_\_\_\_

#### Terms of Loan

Note Rate \_\_\_\_\_ %  
 Loan Term \_\_\_\_\_ (months)

#### Mortgage Lien Type

- ☐ First Lien  
☐ Subordinate Lien

#### Amortization Type

- ☐ Fixed Rate ☐ Other (explain): \_\_\_\_\_  
☐ Adjustable Rate

#### If Adjustable Rate:

Initial Period Prior to First Adjustment \_\_\_\_\_ (months)  
 Subsequent Adjustment Period \_\_\_\_\_ (months)

#### Loan Features

- ☐ Balloon/ Balloon Term \_\_\_\_\_ (months)  
☐ Interest Only / Interest Only Term \_\_\_\_\_ (months)  
☐ Negative Amortization  
☐ Prepayment Penalty / Prepayment Penalty Term \_\_\_\_\_ (months)  
☐ Temporary Interest Rate Buydown/Initial Buydown Rate \_\_\_\_\_ %  
☐ Other (explain): \_\_\_\_\_

#### Proposed Monthly Payment for Property

First Mortgage (P & I)	\$ _____
Subordinate Lien(s) (P & I)	\$ _____
Homeowner's Insurance	\$ _____
Supplemental Property Insurance	\$ _____
Property Taxes	\$ _____
Mortgage Insurance	\$ _____
Association/Project Dues (Condo, Co-Op, PUD)	\$ _____
Other	\$ _____
<b>TOTAL</b>	\$ _____

#### Borrower Name(s):

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Freddie Mac Form 65 • Fannie Mae Form 1003

Effective 9/2020

**L4. Qualifying the Borrower – Minimum Required Funds or Cash Back****DUE FROM BORROWER(S)**

<b>A.</b> Sales Contract Price	\$
<b>B.</b> Improvements, Renovations, and Repairs	\$
<b>C.</b> Land <i>(if acquired separately)</i>	\$
<b>D.</b> For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction <i>(See Table 3a. Property You Own)</i>	\$
<b>E.</b> Credit Cards and Other Debts Paid Off <i>(See Table 2c. Liabilities — Credit Cards, Other Debts, and Leases that You Owe)</i>	\$
<b>F.</b> Borrower Closing Costs <i>(including Prepaid and Initial Escrow Payments)</i>	\$
<b>G.</b> Discount Points	\$
<b>H. TOTAL DUE FROM BORROWER(s) (Total of A thru G)</b>	\$

**TOTAL MORTGAGE LOANS**

<b>I.</b> Loan Amount Loan Amount Excluding Financed Mortgage Insurance <i>(or Mortgage Insurance Equivalent)</i> \$ _____ Financed Mortgage Insurance <i>(or Mortgage Insurance Equivalent)</i> Amount \$ _____	\$
<b>J.</b> Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing <i>(See Table 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing)</i>	\$
<b>K. TOTAL MORTGAGE LOANS (Total of I and J)</b>	\$

**TOTAL CREDITS**

<b>L.</b> Seller Credits <i>(Enter the amount of Borrower(s) costs paid by the property seller)</i>	\$
<b>M.</b> Other Credits <i>(Enter the sum of all other credits — Borrower Paid Fees, Earnest Money, Employer Assisted Housing, Lease Purchase Fund, Lot Equity, Relocation Funds, Sweat Equity, Trade Equity, Other)</i>	\$
<b>N. TOTAL CREDITS (Total of L and M)</b>	\$

**CALCULATION**

TOTAL DUE FROM BORROWER(s) <i>(Line H)</i>	\$
LESS TOTAL MORTGAGE LOANS <i>(Line K)</i> AND TOTAL CREDITS <i>(Line N)</i>	– \$
<b>Cash From/To the Borrower (Line H minus Line K and Line N)</b> <b>NOTE: This amount does not include reserves or other funds that may be required by the Lender to be verified.</b>	\$

**Borrower Name(s):**

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