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):

				G. D.					Date	Submitted					
Borrower				Co-Borrower I. TYPE OF N	MORTGAG	E AND T	ERMS	S OF LO	AN						
Mortgage Applied for:	□ VA □ FHA	□ US	nventional DA/Rural ousing Service	☐ Other (exp				gency Cas		ber		Lender	Case Num	ber	
Amount \$		Interest Rate	%	No. of Months	Amortizat	ion Type:		l Fixed Rat l GPM	te	☐ Other (expl					
			1	II. PROPERTY I	NFORMAT	ION AND	PUR	POSE O	F LO	AN					
Subject Property	Address (street,	city, state & ZIP)												No. of Units
Legal Description	on of Subject Prop	erty (attach desc	ription if nec	essary)											Year Built
Purpose of Loan	□ Purchase □ Refinanc		tion tion-Permane	☐ Other (explain):				erty will be imary Resi		□ Sec	ondary	Residenc	e		Investment
Complete this li	ne if construction	or construction	-permanent	loan.											
Year Lot Acquired	Original Cost		Amount E	Existing Liens	(a) Present V	alue of Lot	t		(b) (Cost of Improve	ements		Total (a	+ b)	
	\$		\$		\$				\$				\$		
Complete this li	ne if this is a refi	nance loan.	ı		I				_l						
Year Acquired	Original Cost		Amount E	Existing Liens	Purpose of	Refinance			Descr	ribe Improvemen	nts		made	□ t	o be made
	\$		\$						Cost:	\$					
Title will be held	d in what Name(s))	ı					Manner i	n which	h Title will be he	eld			Estate	will be held in:
															e Simple asehold (show
Source of Down	Payment, Settlem	nent Charges, and	l/or Subordin	nate Financing (expla	in)									exp	piration date)
	Borroy	WOM.		m	BORROWE	D INFO	DM A T	TON				Co I	Borrowe		
D				1111.	DOKKOWE				J. T	C- :61:	1-1-1	C0-1	ourrowe		
Borrower's Nam	ne (include Jr. or S	or. ii applicable)				Со-вопс	ower s	Name (inci	uae Jr.	or Sr. if applica	bie)				
Social Security ?	Number	Home Phone (incl. area code		PB (mm/dd/yyyy)	Yrs. School	Social Se	ecurity 1	Number		Home Phone (incl. area code	e)	DOB	(mm/dd/y	ууу)	Yrs. School
	□ Unmarried (inc single, divorce		Dependents	(not listed by Co-Bo	rrower)	☐ Marri ☐ Separ		□ Unmarri	,	lude l, widowed)	Dep	pendents	(not listed	by Bor	rower)
☐ Separated	single, divolce	u, widowed)	no.	ages		🗆 Зераг	aicu	siligie, u	ivoiceu	i, widowed)	no.			ages	
Present Address (street, city, state, ZIP)					s.										
Mailing Address	s, if different from	Present Address				Mailing A	Address	s, if differe	nt from	Present Addres	SS				
If residing at pro	esent address for	less than two ye	ırs, complete	the following:		•									
Former Address	(street, city, state,	, ZIP)	□ Own	n □ Rent No	o. Yrs.	Former A	Address	(street, cit	y, state.	, ZIP)	□ Ow	n 🗆	Rent	No. Yr	S.
	Borre	ower		IN IN	. EMPLOY	MENT I	NFOR	MATIO	N			Co	-Borrov	er	
Name & Addres	s of Employer		☐ Self E	mployed Yrs. on t	his job	Na	ıme & A	Address of	Employ	yer	□ Self	Employe	ed Yrs.	on this	job
					oloyed in this ork/profession										red in this /profession
Position/Title/Ty	pe of Business	Busine	ss Phone (inc	el. area code)		Po	sition/	Γitle/Type	of Busi	ness		Busines	ss Phone (ncl. are	a code)
If employed in c	urrent position fo	or less than two	ears or if cu	rrently employed in	more than one	position, c	omplet	e the follo	wing:						

Date Submitted

Borrower				IV.	IV. EMPLOYMENT INFORMATION (cont							
Name & Address of Employer ☐ Self Employed				from – to)	Name & Address of Employer			□ Self	Employed	Dates (from – to)		
					y Income						Monthly Income	
Position/Title/Type of Pusi	inagg		Ducinoss	\$ Dhono		Dogiti	on/Title/Type of Pusing	00		Business	S Phono	
Position/Title/Type of Business Business Phot (incl. area cool							on/Title/Type of Busine	SS		(incl. area		
Name & Address of Employer ☐ Self Employed ☐ Da			Dates (from – to)	Name	Name & Address of Employer		☐ Self Employed		Dates (from – to)		
				Monthl \$	y Income						Monthly Income	
Position/Title/Type of Business Business Pho					Position/Title/Type of Business				Business	Phone		
			(incl. area	code)						(incl. area	code)	
		V. MONT	HLY INC	OME A	ND COMBINE	D HO	USING EXPENSE		ION			
Gross Monthly Income	Borrower		Co-Borrow	er	Total		Combined Mo Housing Exp				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,							Homeowner Assn. Du	ues				
see the notice in "describe other income," below)							Other:					
Total	\$	\$			\$		Total		\$		\$	
				ice: Alii	mony, child suppo	ort, or so or Co-B	tax returns and finance in orrower (C) does not c	ncome need no		1	Monthly Amount	
										9	8	
										l		
This Statement and any appl can be meaningfully and fair person, this Statement and su	ly presented on a co	mbined basis	; otherwise,	ed jointly separate S	Statements and Sch	nd unma	arried Co-Borrowers if	their assets and Borrower section	n was complete	d about a no	oined so that the Statement on-applicant spouse or other Not Jointly	
ASSETS Cash or Market Value				auto	omobile loans, re	volving	charge accounts, rea	l estate loans,	alimony, chil	d support,	atstanding debts, including stock pledges, etc. Use	
Description Cash deposit toward purchase held by:					continuation sheet, if necessary. Indicate by (*) those liabilities, which will be satisfied upon sale of real upon refinancing of the subject property.					ale of real estate owned or		
List checking and savings accounts below					LIABILITIES			Monthly Payment & Months Left to Pay			Unpaid Balance	
Name and address of Bank, S&L, or Credit Union				Naı	Name and address of Company			\$ Payment/Months			8	
Acct. no. \$			Acc	Acct. no.								
Name and address of Bank, S&L, or Credit Union			Naı	Name and address of Company			\$ Payment/M	onths	5	8		
Acct. no.	\$			Acc	Acct. no.							
Name and address of Bank,	, S&L, or Credit Uni	on			Name and address of Company			\$ Payment/M	onths	5	8	
Acct. no.	\$			Acc	et. no.							
	1			,								

Date Submitted

Acct. no. S Acct. no. S Acct. no. Stocks & Bonds (Company name/ number & description) S Payment/Months S Payment/Months S Acct. no. Life insurance net cash value S Name and address of Company S Payment/Months S Payment/Months S Acct. no. Name and address of Company S Payment/Months S Payment/Months S Acct. no. S Acct. no. A	
Stocks & Bonds (Company name/number & description) Acet. no. Life insurance net cash value Face amount: \$ Subtotal Liquid Assets Face amount: \$ 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) Altomobiles owned (make and year) Subtotal Liquid Assets Face amount: \$ Acet. no. Altomobiles owned (enter market value from schedule of real estate owned) Acet. no. Altomobiles owned (make and year) Substitute of the insurance Payments Owed to: Total Monthly Payments Substitute of Company Substitute of Company	
Life insurance net cash value 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) Automobiles owned (make and year) Other Assets (itemize) S Net Worth S Job-Related Expense (child care, union dues, etc.) Total Monthly Payments S Total Liabilities b. S Net Worth S Total Liabilities b.	
Life insurance net cash value Face amount: \$ Subtotal Liquid Assets Real estate owned (neter market value from schedule of real estate owned) Vested interest in retirement fund Net worth of business(es) owned (attach financial statement) Automobiles owned (make and year) Other Assets (itemize) S Net Worth S Job-Related Expense (child care, union dues, etc.) Total Assets a. S Net Worth S Total Liabilities b. S Total Liabilities b.	
Real estate owned (enter market value from schedule of real estate owned) Vested interest in retirement fund S Net worth of business(es) owned (attach financial statement) Automobiles owned (make and year) S Acct. no. Alimony/Child Support/Separate Maintenance Payments Owed to: S Total Assets (itemize) S Net Worth S Total Liabilities b. S	
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) Automobiles owned (make and year) S Alimony/Child Support/Separate Maintenance Payments Owed to: S Other Assets (itemize) S Job-Related Expense (child care, union dues, etc.) Total Monthly Payments S Total Assets a. S Net Worth S Total Liabilities b. S	
from schedule of real estate owned) Vested interest in retirement fund Net worth of business(es) owned (attach financial statement) Automobiles owned (make and year) S Acct. no. Alimony/Child Support/Separate Maintenance Payments Owed to: S Other Assets (itemize) S Job-Related Expense (child care, union dues, etc.) Total Monthly Payments S Total Assets a. S Net Worth S Total Liabilities b. S	
Vested interest in retirement fund S Net worth of business(es) owned (attach financial statement) Acct. no.	
Acct. no. Automobiles owned (make and year) Other Assets (itemize) S Acct. no. Alimony/Child Support/Separate Maintenance Payments Owed to: S Job-Related Expense (child care, union dues, etc.) Total Monthly Payments Net Worth S Total Liabilities b. S	
Automobiles owned (make and year) S Alimony/Child Support/Separate Maintenance Payments Owed to: S Other Assets (itemize) S Job-Related Expense (child care, union dues, etc.) Total Monthly Payments S Total Assets a. Net Worth S Total Liabilities b. S	
Total Monthly Payments S Total Assets a. \$ Net Worth \$ Total Liabilities b. \$	
Total Assets a. \$ Net Worth \$ Total Liabilities b. \$	
Total Zimonities 5.1	
(a minus o)	
Schedule of Real Estate Owned (If additional properties are 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 Amount of Mortgages Rental Income Amount of Mortgages Rental Income Payments Insurance, Maintenance, Taxes & Misc.	Net Rental Income
s s s s	
Totals \$ \$ \$ \$ \$ \$	
List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s): Alternate Name Creditor Name Account Number	
VII. DETAILS OF TRANSACTION VIII. DECLARATIONS	
a. Purchase price \$ If you answer "Yes" to any questions a through i, Borrower Co-	Borrower
	es No
b. Alterations, improvements, repairs a. Are there any outstanding judgments against you?	
c. Land (if acquired separately) b. Have you been declared bankrupt within the past 7 years?	
d. Refinance (incl. debts to be paid off) c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	
f. Estimated closing costs e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title	
g. PMI, MIP, Funding Fee in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home	
h. Discount (if Borrower will pay) Discount (if Borrower will pay) improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide	
i. Total costs (add items a through h) 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. DECLA	RATIONS				
	VII. DETAILS OF TRANSACTION		VIII, DECEM		Borrower		Co-Borrower	
j.	Subordinate financing	If you answer "Yes" to a continuation sheet for ex	ny question a through i, please use planation.	Yes	No	Yes	No	
k.	Borrower's closing costs paid by		linquent or in default on any Federal n, mortgage, financial obligation, bond,					
	Seller	g. Are you obligated to separate maintenance	pay alimony, child support, or e?					
1.	Other Credits (explain)	h. Is any part of the do	wn payment borrowed?					
		i. Are you a co-maker	or endorser on a note?					
m.	Loan amount (exclude PMI, MIP, Funding Fee financed)							
n.	PMI, MIP, Funding Fee financed	j. Are you a U.S. citize k. Are you a permanent						
0.	Loan amount (add m & n)	l. Do you intend to ocresidence?	cupy the property as your primary					
p.	Cash from/to Borrower (subtract j, k, 1 & o from i)	If Yes," complete qu	nestion m below. nership interest in a property in the last					
		(PR), second home (perty did you own—principal residence SH), or investment property (IP)?					
		jointly with your spo	I title to the home—by yourself (S), use (SP), or jointly with another person MENT AND AGREEMENT	(O)?				
those effec	unt may be transferred with such notice as may be sess or implied, to me regarding the property or the terms are defined in applicable federal and/or sta- tive, enforceable and valid as if a paper version of owledgement. Each of the undersigned hereby ack in any information or data relating to the Loan, for a	condition or value of the property; and (te laws (excluding audio and video record this application were delivered containing nowledges that any owner of the Loan, its	11) my transmission of this application ings), or my facsimile transmission of my original written signature. servicers, successors and assigns, may we servicers.	as an "electronic recorthis application contain verify or reverify any in	d" containing ing a facsimil formation cor	my "electror e of my signa stained in this	nic signature," a ature, shall be a	
Во	rrower's Signature	Date	Co-Borrower's Signature		1	Date		
X			X					
and h information ethnic wish state	ce: American Indian or Asian	rired to furnish this in formation, but are of you furnish the information, please provender is required to note the information of elow. (Lender must review the above material information anic or Latino	en couraged to do so. The law p rovidide both ethnicity and race. For race, on the basis of visual observation and sterial to assure that the disclosures satistical to assure that the disclosures satisfied to assure that the disclosures satisfied to assure that the disclosures are the disclosure that the disclosures are the disclosure that the disclosure that the disclosure that the disclosure that the disclosures are the disclosure that the disclosures are that the disclosures are the discl	es that a le nder may no you may check more the urname if you have made fy all requirements to who not wish to furnish the itino \textsquare Not Hispan	ot discrimina man one desig de this applica which the lend is information tic or Latino	te ei ther on t nation. If you ation in perso er is subject t	he bas is of this u do not furnisl on. If you do no under applicable	
	Alaska Native ☐ Native Hawaiian or ☐ White Other Pacific Islander		Alaska Native Native Hawaiia Other Pacific Is	lander				
This i	: Female Male Completed by Loan Originator: nformation was provided: In a face-to-face interview In a telephone interview By the applicant and submitted by fax or mail By the applicant and submitted via e-mail or the Originator's Signature	Internet	Sex: ☐Female Borrower Agreements: ✓ I AGREE to the Credit C ✓ I AGREE to the Patriot A ✓ I AGREE to the Electron	Act	zation			
X Loan	Originator's Name (print or type)	Loan Originator Identifier		Date Loan Originator's Ph	one Numbe	r (including	area code)	
Loan	Origination Company's Name	Loan Origination Compan	y Identifier	Loan Origination Co	mpany's Ad	dress		

	CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATIO	ON .
Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B f or 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.

of Thie 18, Officed States Code, Section 1001, et seq.								
Borrower's Signature	Date	Co-Borrower's Signature	Date					
X		X						

Borrower Agreements:

By clicking I AGREE to hereby grant permission for LenderHomePage to obtain all information deemed necessary to process your mortgage loan application. This information includes, but is not limited to, your past and present employment status, your deposit accounts, your past and present consumer credit record, your mortgage record and/or your rental record.

I AGREE to the Credit Check Authorization

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: As part of applying for your mortgage loan, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

I AGREE to the Patriot Act

By applying for a loan online, you agree to accept all applicable disclosures associated with this transaction in an electronic form, including disclosures required by the Truth in Lending Act, Real Estate Settlement Procedures Act and Equal Credit Opportunity Act. Paper copies will be provided for certain real estate related transactions after your loan application is received.

I AGREE to the Electronic Disclosures Authorization