

# Mortgage Loan Application Form

Carefully review and complete the information on this application. If you are applying for this loan with others, each additional Borrower must provide their details as directed by your Lender.

## Personal Information

This section asks for information about your personal details and income sources, including employment, retirement, and any other earnings. This will be evaluated to determine your eligibility for this loan.

Name (First, Middle, Last, Suffix)

John Doe

Social Security Number

123-45-6789

Alternate Names - List any names by which you are known or any names

Date of Birth (mm/dd/yyyy)

09/21/1970

Citizenship

- ☒ U.S. Citizen  
☐ Permanent Resident Alien  
☐ Non-Permanent Resident Alien

Type of Credit

☒ I am applying for individual credit.

☐ I am applying for joint credit. Total Number of Borrowers:

Marital Status

- ☒ Married ☐ Separated ☐ Unmarried

Dependents (not listed by another Borrower)  
Number

2

Ages

## Contact Information

Home Phone

555-123-4567

Cell Phone

555-987-4567

Work Phone

Email

john.doe@example.com

## Current Address

Street

123 Main St

Unit #

City

Reston

State

VA

ZIP

20170

Country

USA

How Long at Current Address?

Years

1

Months

8

Housing

- ☐ No primary housing expense ☐ Own ☒ Rent

(\$/month)

2,200

**Current Employment/Self-Employment and Income**

Employer or Business Name

Phone

☐ Does not apply

Acme Corp

555-456-7890

Street

Unit #

456 Tech Avenue

City

State

ZIP

Country

San Francisco

CA

94102

USA

Position or Title

Start Date (mm/dd/yyyy)

Senior Software Engineer

08/15/2019

How long have you been in this line of work?

Years

Months

10

3

☐ Check if you are the Business Owner or Self-Employed

Monthly Income (or Loss)

Gross Monthly Income

☐ Base \$ 7500

TOTAL \$ 8500

☐ Overtime \$☐ Bonus \$ 1000☐ Commission \$☐ Military Entitlements \$☐ Other \$

Financial Information — Assets and Liabilities.

This section asks about things you own that are worth money and that you want considered to qualify for this loan. It then asks about your liabilities (or debts) that you pay each month, such as credit cards, alimony, or other expenses.

Assets – Bank Accounts, Retirement, and Other Accounts You Have

Include all accounts below. Under Account Type, choose from the types listed here:

- Checking
  - Savings
  - Money Market
  - Certificate of Deposit
- Mutual Fund
  - Stocks
  - Stock Options
  - Bonds
- Retirement (e.g., 401k, IRA)
  - Bridge Loan Proceeds
  - Individual Development Account
  - Trust Account
- Cash Value of Life Insurance

Account Type – use list above	Financial Institution	Account Number	Cash or Market Value
Checking	Pinnacle Bank	1234567890	12,500
Savings	Horizon Financial	9876543210	35,000
Retirement	Apex Investments	5678901234	75,000
Stocks	Trading Edge	2345678901	50,000

Provide TOTAL Amount Here \$

Other Assets and Credits You Have

☐ Does not apply

Include all other assets and credits below. Under Asset or Credit Type, choose from the types listed here:

- Assets
  - Credits
  - Proceeds from Real Estate
  - Proceeds from Sale of
  - Unsecured Borrowed Funds
  - Earnest Money
- Relocation Funds
  - Sweat Equity
  - Property to be sold on or Non-Real Estate Asset
  - Other
  - Employer Assistance
- Rent Credit
  - Trade Equity before closing
  - Secured Borrowed Funds
  - Lot Equity

Asset or Credit Type – use list above	Cash or Market Value
Other	10,000

Provide TOTAL Amount Here \$

Liabilities – Credit Cards, Other Debts, and Leases that You Owe

☐ Does not apply

List all liabilities below (except real estate) and include deferred payments. Under Account Type, choose from the types listed here:

- Revolving (e.g., credit cards)
- Installment (e.g., car, student, personal loans)
- Open 30-Day (balance paid monthly)
- Lease (not real estate)
- Other

Account Type – use list above	Company Name	Account Number	Unpaid Balance	To be paid off at or before closing	Monthly Payment
Other	Cornerstone	8901234567	250,000		1,800
Installment	Summit Lending	7890123456	18,000		350
Installment	EduFund	6789012345	25,000		300
Revolving	Platinum Credit	5678901234	5,000		200

**Loan and Property Information.** This section asks about the loan's purpose and the property you want to purchase or refinance.

**Loan and Property Information**

Loan Amount \$

350,000

Loan Purpose

☒ Purchase

☐ Refinance

☐ Other (specify)

Property Address Street

456 Maple Lane

Unit #

City

CityVille

State

NY

ZIP

12345

County

Number of Units

Property Value \$

550,000

Occupancy

☒ Primary Residence

☐ Second Home

☐ Investment Property

☐ FHA Secondary Residence

1. Mixed-Use Property. If you will occupy the property, will you set aside space within the property to operate your own business? (e.g., daycare facility, medical office, beauty/barber shop)

☐ NO

☐ YES

2. Manufactured Home. Is the property a manufactured home? (e.g., a factory built dwelling built on a permanent chassis)

☐ NO

☐ YES

**Other New Mortgage Loans on the Property You are Buying or Refinancing**

☐ Does not apply

Creditor Name

Lien Type

☐ First Lien

☐ Subordinate Lien

Monthly Payment

Loan Amount

Credit Limit

☐ First Lien

☐ Subordinate Lien

**Declarations.** This section asks you specific questions about the property, your funding, and your past financial history.

### Property and Loan Funding Information

- A. Is this property intended to be your main living space? ☐ NO ☒ YES
- If so, have you owned any other properties within the previous 36 months? ☒ NO ☐ YES
- If your answer is yes, please provide the following details:
- (1) Specify the category of the previous property: main residence (MR), FHA auxiliary home (AH), vacation property (VP), or income-generating property (IG)?
- (2) How was the property's ownership structured: sole ownership (SO), shared with spouse (SS), or shared with another individual (SI)?
- B. For property purchases: Do you have any familial or professional connections to the property's current owner? ☒ NO ☐ YES
- C. Are you receiving any undisclosed financial assistance for this property acquisition (e.g., help with closing costs or down payment) or any monetary support from external parties, such as the current owner or real estate agent? ☒ NO ☐ YES
- If yes, what is the total amount of this additional financial support?
- D. 1. Have you submitted or do you plan to submit a mortgage application for a different property before finalizing this transaction, which is not mentioned in this application? ☒ NO ☐ YES
2. Have you applied for or do you intend to apply for any new lines of credit (such as personal loans or credit cards) before completing this property transaction, which are not disclosed here? ☒ NO ☐ YES
- E. Is there a possibility of any liens taking precedence over the primary mortgage, such as energy efficiency improvement loans repaid through property tax assessments? ☒ NO ☐ YES

### 5b. Financial Background

- F. Have you agreed to be responsible for any loans or debts not mentioned in this application? ☒ NO ☐ YES
- G. Do you have any unresolved legal financial obligations? ☒ NO ☐ YES
- H. Are you behind on payments or in breach of any government-owed financial obligations? ☒ NO ☐ YES
- I. Are you involved in any legal disputes that could impact your financial situation? ☒ NO ☐ YES
- J. In the last 7 years, have you transferred property ownership to avoid foreclosure? ☒ NO ☐ YES
- K. Within the past 7 years, have you participated in a property sale where the lender agreed to accept less than the full mortgage balance, often called a 'short sale'? ☒ NO ☐ YES
- L. Have any of your properties been repossessed by a lender in the last 7 years? ☒ NO ☐ YES
- M. Have you filed for any type of bankruptcy protection in the past 7 years? ☒ NO ☐ YES
- If yes, please indicate which type of bankruptcy:

☐ Chapter 7

☐ Chapter 11

☐ Chapter 12

☐ Chapter 13

## Loan Originator Information.

To be completed by your Loan Originator.

### Loan Originator Information

Loan Originator Organization Name

Homestead Lending Group

Address

24 Mortgage Drive, Townville, TX 78901

Loan Originator Organization NMLSR ID#

345678

State License ID#

901234

Loan Originator Name

Emily Johnson

Loan Originator NMLSR ID#

567890

State License ID#

789012

Email

emily.johnson@homestead.com

Phone

555-975-3106

Signature \_\_\_\_\_

Date (mm/dd/yyyy) \_\_\_\_|\_\_\_\_|\_\_\_\_

UNITED STATES

DRIVER LICENSE

EXPIRES 09/21/2034



DL 6383736743891101

FN JOHN

LN DOE

123 MAIN ST  
RESTON, VA 20170

DOB 09/21/1970

SSN ON FILE

DONOR

SEX M

HGT 5' 6"

HAIR BLK

WGT 143 LBS

EYES GRN

CLASS C  
END NONE



US 11/05/2001266737RP/AMER/19

		<b>a</b> Employee's social security number 123-45-6789					
<b>b</b> Employer identification number (EIN) 78-90123456		<b>1</b> Wages, tips, other compensation 159728		<b>2</b> Federal income tax withheld 35140.16			
<b>c</b> Employer's name, address, and ZIP code  Acme Corp,  456 Tech Avenue, San Francisco, CA 94102		<b>3</b> Social security wages 159728		<b>4</b> Social security tax withheld 9903.136			
		<b>5</b> Medicare wages and tips 159728		<b>6</b> Medicare tax withheld 2316.056			
		<b>7</b> Social security tips		<b>8</b> Allocated tips			
<b>d</b> Control number  Text		<b>9</b>		<b>10</b> Dependent care benefits			
<b>e</b> Employee's first name and initial  JOHN		Last name  DOE		Suff.		<b>11</b> Nonqualified plans	
<b>f</b> Employee's address and ZIP code  126 Main St, Nashville, TN, 37210						<b>12a</b> See instructions for box 12	
						<b>13</b> Statutory employee <input type="checkbox"/> Retirement plan <input type="checkbox"/> Third-party sick pay <input type="checkbox"/>	<b>12b</b>
						<b>14</b> Other	<b>12c</b>
						<b>12d</b>	
<b>15</b> State TN	Employer's state ID number 78-90123456	<b>16</b> State wages, tips, etc. 159728	<b>17</b> State income tax 10110.7824	<b>18</b> Local wages, tips, etc.	<b>19</b> Local income tax	<b>20</b> Locality name	

Form **W-2** Wage and Tax Statement

2021



## Underwriter's Notes:

- Strong LTV at 63.6% offsets some risks
- High back-end DTI (57.1%) is primary concern and need mitigation
- Robust assets (\$182,500) provide good reserve and compensating factor
- No payment shock expected based on current rent vs projected mortgage
- Clean credit history - no derogatory events strengthens application.
- Diverse asset mix shows financial responsibility
- Income stability (10+ years in tech) supports creditworthiness.
- Primary focus: DTI reduction strategies.