

# Uniform Residential Loan Application

This application is designed to be completed by the applicants 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 will not be used as a basis for loan qualification, but his or her liabilities must be considered because the 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.

## I. TYPE OF MORTGAGE AND TERMS OF LOAN

<b>Mortgage Applied for:</b>	<input type="checkbox"/> VA	<input type="checkbox"/> Conventional	<input type="checkbox"/> Other:	Agency Case Number	Lender Case No.
	<input checked="" type="checkbox"/> FHA	<input type="checkbox"/> FmHA		5416273480	<input checked="" type="checkbox"/>
Amount	Interest Rate	No. of Months	Amortization Type:		
\$ 100,000.00	5.125 %	360	<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 code)	No. of Units
123 Main Street Anytown, VA. 10000	1
Legal Description of Subject Property (attach description if necessary)	Year Built
	1994

Purpose of Loan	Property will be:
<input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain):	<input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment
<input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	

**Complete this line if construction or construction-permanent loan.**

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a + b)
	\$	\$	\$	\$	\$

**Complete this line if this is a refinance loan.**

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) Joe Homeowner and Jean Homeowner	Manner in which Title will be held Jnt/Obligtn w/ROS	Estate will be held in: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
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Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)

## III. BORROWER'S INFORMATION

Borrower	Co-Borrower
Borrower's Name (include Jr. or Sr. if applicable) <b>Joe Homeowner</b>	
Co-Borrower's Name (include Jr. or Sr. if applicable) <b>Jean Homeowner</b>	
Social Security Number 132-98-7654	Social Security Number 958-75-1264
Home Phone (incl. area code)	Home Phone (incl. area code)
Age 30	Age 30
Yrs. School 12	Yrs. School 12
<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated	<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated
Dependents (not listed by Co-Borrower) no. ages 1	Dependents (not listed by Borrower) no. ages 0
Present Address (street, city, state, zip code) <input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent 3.00 No. Yrs. 111 Rent Avenue Apt 1 Rentsville, VA 11111	Present Address (street, city, state, zip code) <input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent 3.00 No. Yrs. 111 Rent Avenue Apt 1 Rentsville, VA 11111

**If residing at present address for less than two years, complete the following:**

Former Address (street, city, state, zip code) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.	Former Address (street, city, state, zip code) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.
Former Address (street, city, state, zip code) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.	Former Address (street, city, state, zip code) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.

## IV. EMPLOYMENT INFORMATION

Borrower	Co-Borrower
Name & Address of Employer ABC Company 999 Business Drive Money, VA 22222	Name and Address of Employer Z Industries 888 C Street Money, VA 22222
<input type="checkbox"/> Self Employed	<input type="checkbox"/> Self-Employed
Yrs. on this job 4.00	Yrs. on this job 2.00
Yrs. employed in this line of work/profession 8.00	Yrs. employed in this line of work/profession 6.00
Position/Title/Type of Business Sales	Position/Title/Type of Business Administrative
Business Phone (incl. area code) (804) 333-3333	Business Phone (incl. area code) (804) 222-1111

**If employed in current position for less than two years or if currently employed in more than one position, complete the following:**

Name & Address of Employer <input type="checkbox"/> Self Employed	Name & Address of Employer <input type="checkbox"/> Self-Employed
Dates (from - to)	Dates (from - to)
Monthly Income \$	Monthly Income \$
Position/Title/Type of Business	Position/Title/Type of Business
Business Phone (incl. area code)	Business Phone (incl. area code)
Name & Address of Employer <input type="checkbox"/> Self Employed	Name & Address of Employer <input type="checkbox"/> Self Employed
Dates (from - to)	Dates (from - to)
Monthly Income \$	Monthly Income \$
Position/Title/Type of Business	Position/Title/Type of Business
Business Phone (incl. area code)	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*	\$ 1,821.67	\$ 1,273.33	\$ 3,095.00	Rent	\$ 525.00	
Overtime				First Mortgage (P&I)		\$ 544.49
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		24.80
Dividends/Interest				Real Estate Taxes		78.33
Net Rental Income				Mortgage Insurance		41.05
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		110.00
Other:						
<b>Total</b>	<b>\$ 1,821.67</b>	<b>\$ 1,273.33</b>	<b>\$ 3,095.00</b>	<b>Total</b>	<b>\$ 525.00</b>	<b>\$ 798.67</b>

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

**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.**

B/C	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 spouse, this Statement and supporting schedules must be completed about that spouse also.

Completed  Jointly  Not Jointly

ASSETS		Cash or Market Value	Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.		
Description			Monthly Payt. & Months Left to Pay	Unpaid Balance	
Cash deposit toward purchase held by:	\$				
<b>LIABILITIES</b>					
<b>List checking and savings accounts below</b>					
Name and address of Bank, S&L, or Credit Union Money Federal Credit Union 123 Bank Street Money, VA 22222			Name and address of Company Installment Bob's Car Sales 5454 A Street Salesville, VA 23333 Acct. no. 121212	\$ Payt./Mos. \$ 529.00/0 7,283.00	
Acct. no. 123456789-00	\$ 322.25		Name and address of Company Revolving VISA 1111 Charge Street Credittown, MA 00011 Acct. no. 5555222211114444	\$ Payt./Mos. \$ 12.00/0 485.00	
Name and address of Bank, S&L, or Credit Union Money Federal Credit Union 123 Bank Street Money, VA 22222			Name and address of Company Installment Loans 'R Us 1 State Street Money, VA 22222 Acct. no.	\$ Payt./Mos. \$ 50.00/0 800.00	
Acct. no. 123456789-01	\$ 4,575.00		Name and address of Company	\$ Payt./Mos. \$	
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payt./Mos. \$	
Acct. no.	\$		Name and address of Company	\$ Payt./Mos. \$	
Stocks & Bonds (Company name/number & description)	\$	See Addendum For Liquid Assets	Name and address of Company	\$ Payt./Mos. \$	
Acct. no.	\$		Name and address of Company	\$ Payt./Mos. \$	
Life insurance net cash value	\$		Name and address of Company	\$ Payt./Mos. \$	
Face amount: \$			Name and address of Company	\$ Payt./Mos. \$	
<b>Subtotal Liquid Assets</b>	<b>\$ 4,897.25</b>		Name and address of Company	\$ Payt./Mos. \$	
Real estate owned (enter market value from schedule of real estate owned)	\$		Name and address of Company	\$ Payt./Mos. \$	
Vested interest in retirement fund	\$ 16,000.00		Name and address of Company	\$ Payt./Mos. \$	
Net worth of business(es) owned (attach financial statement)	\$		Name and address of Company	\$ Payt./Mos. \$	
Automobiles owned (make and year)	\$		Name and address of Company	\$ Payt./Mos. \$	
1999 Ford Taurus	8,696.00		Name and address of Company	\$ Payt./Mos. \$	
Acct. no.			Name and address of Company	\$ Payt./Mos. \$	
Other Assets (itemize)	\$		Alimony/Child Support/Separate Maintenance Payments Owed to:	\$ **	
			Job Related Expense (child care, union dues, etc.)	\$	
				\$	
			<b>Total Monthly Payments</b>	<b>\$ 591.00</b>	
<b>Total Assets a.</b>	<b>\$ 29,593.25</b>	<b>Net Worth (a minus b)</b>	<b>\$ 21,025.25</b>	<b>Total Liabilities b.</b>	<b>\$ 8,568.00</b>

\* Payoff is Required.

\*\* Not Included in Total.

INITIALS : B - \_\_\_\_\_ C - \_\_\_\_\_

**VI. ASSETS AND LIABILITIES (con't)**

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	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.		Net Rental Income
		\$	\$	\$	\$	\$	\$	\$
	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	\$ 103,000.00	If you answer "yes" to any questions a through i, please use continuation sheet for explanation. a. Are there any outstanding judgments against you? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No b. Have you been declared bankrupt within the past 7 years? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No d. Are you a party to a lawsuit? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any 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.) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question. <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No g. Are you obligated to pay alimony, child support, or separate maintenance? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No h. Is any part of the down payment borrowed? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No i. Are you a co-maker or endorser on a note? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No j. Are you a U.S. citizen? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No k. Are you a permanent resident alien? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No l. Do you intend to occupy the property as your primary residence? If "Yes" complete section m below. <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No m. Have you had an ownership interest in a property in the last three years? (1) What type of property did you own - principal residence (PR), second home (SH), or investment property (IP)? _____ (2) How did you hold title to the home - solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)? _____
b. Alterations, improvements, repairs		
c. Land (if acquired separately)		
d. Refinance (incl. debts to be paid off)		
e. Estimated prepaid items	953.24	
f. Estimated closing costs	2,709.24	
g. PMI, MIP, Funding Fee	1,500.00	
h. Discount (if Borrower will pay)	1,000.00	
i. Total costs (add items a through h)	109,162.48	
j. Subordinate financing		
k. Borrower's closing costs paid by Seller	110.00	
l. Other Credits (explain)		
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	100,000.00	
n. PMI, MIP, Funding Fee financed	1,500.00	
o. Loan amount (add m & n)	101,500.00	
p. Cash from/to Borrower (subtract j, k, l & o from i)	7,552.48	

**IX. ACKNOWLEDGMENT AND AGREEMENT**

The undersigned specifically acknowledge(s) and agree(s) that: (1) the loan requested by this application will be secured by a first mortgage or deed of trust on the property described herein; (2) the property will not be used for any illegal or prohibited purpose or use; (3) all statements made in this application are made for the purpose of obtaining the loan indicated herein; (4) occupation of the property will be as indicated above; (5) verification or re-verification of any information contained in the application may be made at any time by the Lender, its agents, successors and assigns, either directly or through a credit reporting agency, from any source named in this application, and the original copy of this application will be retained by the Lender, even if the loan is not approved; (6) the Lender, its agents, successors and assigns will rely on the information contained in the application and I/we have a continuing obligation to amend and/or supplement the information provided in this application if any of the material facts which I/we have represented herein should change prior to closing; (7) in the event my/our payments on the loan indicated in this application become delinquent, the Lender, its agents, successors and assigns, may, in addition to all their other rights and remedies, report my/our name(s) and account information to a credit reporting agency; (8) ownership of the loan may be transferred to successor or assign of the Lender without notice to me and/or the administration of the loan account may be transferred to an agent, successor or assign of the Lender with prior notice to me; (9) the Lender, its agents, successors and assigns make no representations or warranties, express or implied, to the Borrower(s) regarding the property, the condition of the property, or the value of the property.

**Right to Receive Copy of Appraisal:** I/We have the right to a copy of the appraisal report used in connection with this application for credit. To obtain a copy, I/we must send Lender a written request at the mailing address Lender has provided. Lender must hear from me/us no later than 90 days after Lender notifies me/us about the action taken on this application, or I/we withdraw this application.

**Certification:** I/We certify that the information provided in this application is true and correct as of the date set forth opposite my/our signature(s) on this application and acknowledge my/our understanding that any intentional or negligent misrepresentation(s) of the information contained in this application may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq. and liability for monetary damages to the Lender, its agents, successors and assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation which I/we have made on this application.

Borrower's Signature <b>X</b>	Date	Co-Borrower's Signature <b>X</b>	Date
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**X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES**

The following information is requested by the Federal Government for certain types of loans related to a dwelling, in order to monitor the Lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish it, under Federal regulations this Lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the above information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the Lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER	CO-BORROWER
<input type="checkbox"/> I do not wish to furnish this information <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian or Pacific Islander <input checked="" type="checkbox"/> White, not of Hispanic origin <input type="checkbox"/> Black, not of Hispanic origin <input type="checkbox"/> Hispanic Origin <input type="checkbox"/> Other (Specify) _____ Sex: <input type="checkbox"/> Female <input checked="" type="checkbox"/> Male	<input type="checkbox"/> I do not wish to furnish this information <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian or Pacific Islander <input checked="" type="checkbox"/> White, not of Hispanic origin <input type="checkbox"/> Black, not of Hispanic origin <input type="checkbox"/> Hispanic Origin <input type="checkbox"/> Other (Specify) _____ Sex: <input checked="" type="checkbox"/> Female <input type="checkbox"/> Male

To be Completed by Interviewer This application was taken by: <input type="checkbox"/> face-to-face interview <input type="checkbox"/> by mail <input type="checkbox"/> by telephone	Interviewer's Name (print or type)	Name and Address of Interviewer's Employer	
	Interviewer's Signature		Date
	Interviewer's Phone Number (incl. area code)		

Application Date: 04/09/2003

## 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>Joe Homeowner</b>	Agency Case Number: <b>5416273480</b>
	Co-Borrower: <b>Jean Homeowner</b>	Lender Case Number: <input checked="" type="checkbox"/>

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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