## **Uniform Residential Loan Application**

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

**Section 1: Borrower Information.** This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

1a. Personal Information							
Name (First, Middle, Last, Suffix)		Social Security Number (or Individual Taxpayer Ide					
<b>Alternate Names</b> – List any names by which you are known under which credit was previously received (First, Middle,		Date of Birth (mm/dd/yyyy) //	<b>Citizenship</b> O U.S. Citizen O Permanent Resident Alie O Non-Permanent Resider				
<ul> <li>Type of Credit</li> <li>I am applying for individual credit.</li> <li>I am applying for joint credit. Total Number of Bor</li> <li>Each Borrower intends to apply for joint credit. You</li> </ul>	_	<b>List Name(s) of Other Borrower(s) Applying for this Loan</b> (First, Middle, Last, Suffix) – Use a separator between names					
Marital Status       Dependents (not listed by         O       Married       Number         O       Separated       Ages         O       Unmarried       (Single, Divorced, Widowed, Civil Union, Domestic Par Reciprocal Beneficiary Relationship)		Contact Information         Home Phone ()         Cell Phone ()         Work Phone ()         Email	 Ext				
Current Address Street			Unit #				
City		State ZIP					
How Long at Current Address? Years Months	<b>Housing</b> O No prim			/month)			
If at Current Address for LESS than 2 years, list Form		es not apply					
Street		State ZIP	Unit # Country	<u> </u>			
City How Long at Former Address? Years Months				/month)			
<b>Mailing Address</b> – <i>if different from Current Address</i>			Unit #				
Street City		State ZIP	Country				
1b. Current Employment/Self-Employment and In Employer or Business Name		none ()	Gross Monthly Income Base \$	e /month			
Street		Unit #	Overtime \$	/month			
City Sta	ate ZIP	Country	Bonus \$	/month			
Position or Title		statement applies:	Commission \$	/month			
Start Date / / (mm/dd/yyyy)		byed by a family member, eller, real estate agent, or other	Military				
How long in this line of work?YearsMonths		e transaction.	Entitlements \$	_/month			
Check if you are the Business       O I have an owner         Owner or Self-Employed       O I have an owner	ship share of less than 2 ship share of 25% or mo		Other         \$           TOTAL \$	/month / <b>month</b>			

1c. IF APPLICABLE, Complete Information for Additional	ne 🗌 Do	Does not apply			
Employer or Business Name		Phone ( ) –	Gross Mo	nthly Inc	ome
Street		Unit #	Base	\$	/month
City State	ZIP	Country	Overtime	\$	/month
·			Bonus	\$	/month
Position or Title		his statement applies:	Commission	n \$	/month
Start Date / / (mm/dd/yyyy)		□ I am employed by a family member, property seller, real estate agent, or other			
How long in this line of work? Years Months		the transaction.	Entitlement	s \$	/month
Check if you are the Business O I have an ownership sl	hara of loss tha	n 250/ Monthly Income (or I	Other	\$	/month
Owner or Self-Employed O I have an ownership si	-	TOTAL \$_		/month	

1d. IF APPLI	1d. IF APPLICABLE, Complete Information for Previous Employment/Self-Employment and Income						Does not apply
Provide at lea	ast 2 ye	ars of cur	rent and previous	s employm	ent and income	•	
Employer or Business Name							Previous Gross Monthly
Street						Unit #	Income \$/month
City				_ State	ZIP	Country	_
Position or Ti	tle						
Start Date / (mm/dd/yyyy)				you were the Business or Self-Employed			
End Date	/	_/	(mm/dd/yyyy)		Owner	i sen-empioyed	

1e. Income from Oth	er Sources	] Does not apply			
		w. Under Income Source, choose f	from the sources list		Unemployment
<ul> <li>Alimony</li> <li>Automobile Allowance</li> <li>Boarder Income</li> <li>Capital Gains</li> </ul>	<ul> <li>Child Support</li> <li>Disability</li> <li>Foster Care</li> <li>Housing or Parso</li> </ul>	Mortgage Credit Certificate     Mortgage Differential	<ul> <li>Notes Receivable</li> <li>Public Assistance</li> <li>Retirement <ul> <li>(e.g., Pension, IRA)</li> </ul> </li> </ul>	<ul> <li>Royalty Payments</li> <li>Separate Maintena</li> <li>Social Security</li> <li>Trust</li> </ul>	
<b>NOTE:</b> Reveal alimony, of for this loan.	hild support, separe	ate maintenance, or other income ON	ILY IF you want it consid	lered in determining y	your qualification
Income Source – use lis	t above				Monthly Income
					\$
					\$
					\$
			Provide TO	TAL Amount Here	\$

## Section 2: 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.

Include all accounts belo	ow. Under Acco	unt Type, o	hoose from the type:	s listed he	ere:			·
<ul> <li>Checking</li> <li>Savings</li> </ul>	<ul> <li>Certificate of</li> <li>Mutual Fund</li> </ul>		Stock Options     Bonds		<ul> <li>Bridge Loan Pro</li> <li>Individual Devel</li> </ul>		st Account	Life Insurance
• Money Market	Stocks		• Retirement (e.g., 40	01 <i>k,</i> IRA)	Account	•	ed for the tra	
Account Type – use list ab	oove F	inancial In	stitution	Acc	ount Number		Cash or M	Market Value
							\$	
							\$	
							\$	
							\$	
							\$	
	·				Provide TOTA	L Amount Here	\$	
2b. Other Assets and Cr	redits You Have		oes not apply					
Include all other assets a	and credits belo	w. Under A	Asset or Credit Type, o	choose fr	om the types list	ed here:		
Assets <ul> <li>Proceeds from Real Estate</li> </ul>	• Proceeds from	Sale of	Incoured Porrows	d Eundo	Credits <ul> <li>Earnest Money</li> </ul>	<ul> <li>Relocation</li> </ul>	Funde	- Swoot Equity
Property to be sold on or before closing	roperty to be sold on or Non-Real Estate Asset • Other • Employer Assistance • Rent Cred							<ul> <li>Sweat Equity</li> <li>Trade Equity</li> </ul>
Asset or Credit Type – us	e list above						Cash or	Market Value
							\$	
							\$	
							\$	
							\$	
					Provide TOT	AL Amount Here	e \$	
2c. Liabilities – Credit C	ards, Other Del	ots, and Le	ases that You Owe		es not apply			
List all liabilities below (				ents. Und	er Account Type	, choose from th	e types lis	ted here:
• Revolving (e.g., credit cards)	-				y (balance paid mor			• Other
Account Type – use list above	Company Nar	ne	Account Number		Jnpaid Balance	To be paid off at or before closing		y Payment
				4	;		\$	
				4	5		\$	
				4			\$	
				4			\$	
							\$	
					1			

Include al	nclude all other liabilities and expenses below. Choose from the types listed here:							
<ul> <li>Alimony</li> </ul>	<ul> <li>Child Support</li> </ul>	<ul> <li>Separate Maintenance</li> </ul>	<ul> <li>Job Related Expenses</li> </ul>	• Other		Monthly Payment		
						\$		
						\$		
						\$		

## Section 3: Financial Information — Real Estate. This section asks you to list all properties you currently own

3a. Property You Own If you are refinancing, list the property you are refinancing FIRST.

and what you owe on them.  $\Box$  I do not own any real estate

Address	Street								Unit	#
	City					State	e ZIP		Countr	у
		Status: Sold,	Intended Occ		1 1	y Insurance, Taxes,	For 2-4 Unit F	Primai	ry or Investr	nent Property
Pending Sale,			Investment, Primary Residence, Second Home, Other		<b>tion Dues, etc.</b> Iuded in Monthly ae Payment	Monthly Rental Income		For LENDER to calculate: Net Monthly Rental Income		
\$					\$		\$		\$	
Mortgage	Loans o	on this Property	Does no	t apply						
Creditor Name Accoun		nt Number	Month Mortga Payme	age	Unpaid Balance	To be paid off at or before closing	Conv	<b>e:</b> FHA, VA, /entional, A-RD, Other	<b>Credit Limit</b> (if applicable)	
				\$		\$				\$
				\$		\$				\$

#### 3b. IF APPLICABLE, Complete Information for Additional Property

Street Address Unit # City ZIP State Country Intended Occupancy: For 2-4 Unit Primary or Investment Property Monthly Insurance, Taxes, Status: Sold, Investment, Primary Association Dues, etc. Pending Sale, **Monthly Rental** For LENDER to calculate: Residence, Second if not included in Monthly **Property Value** or Retained Income Net Monthly Rental Income Home, Other Mortgage Payment \$ \$ \$ \$

Mortgage Loans on this Property Does not apply

Creditor Name	Account Number	Monthly Mortgage Payment	Unpaid Balance	To be paid off at or before closing	<b>Type:</b> FHA, VA, Conventional, USDA-RD, Other	
		\$	\$			\$
		\$	\$			\$

3c, IF APPI ICABLE, Com	plete Information for Additional Property
SC. IF AFFLICADLE, COIII	piete information for Additional Property

Does not apply

Does not apply

Street									Unit	#
City						Stat	e ZIP		Countr	у
	Status: Se	old.			1 1		, For 2-4 Unit F	Primar	y or Investr	nent Property
/alue	Pending S	Sale,	· · ·		if not included in Monthly		Monthly Rental Income		For LENDER to calculat Net Monthly Rental Incor	
				\$			\$		\$	
Loans o	on this Pro	perty	Does not	apply			·			
Creditor Name		count	Mortga		age	Unpaid Balance	To be paid off at or before closing	<b>Type:</b> FHA, VA, Conventional, USDA-RD, Other		<b>Credit Limit</b> (if applicable)
				\$		\$				\$
				\$		\$				\$
	City /alue Loans c	CityStatus: So Pending So or Retained	City Status: Sold, Pending Sale, or Retained Loans on this Property	City	City	City	City	City	City     State     ZIP       Status: Sold, Pending Sale, or Retained     Intended Occupancy: Investment, Primary Residence, Second Home, Other     Monthly Insurance, Taxes, Association Dues, etc. if not included in Monthly Mortgage Payment     For 2-4 Unit Primary Monthly Rental Income       Loans on this Property     Does not apply     \$	City       State       ZIP       Countr         Status: Sold,       Intended Occupancy:       Monthly Insurance, Taxes,       For 2-4 Unit Primary or Investment, Primary or Residence, Second         Jalue       Netation of Retained       Intended Occupancy:       Monthly Insurance, Taxes,       For 2-4 Unit Primary or Investment, Primary or Investment, Primary         Value       Netation of Retained       Intended Occupancy:       Monthly Insurance, Taxes,       Monthly Rental       For LENDE         Value       Does not apply       S       \$       \$       \$       \$         Loans on this Property       Does not apply       Monthly       To be paid off at       Type: FHA, VA, Conventional, VA, Conventional, Order

# Section 4: Loan and Property Information. This section asks about the loan's purpose and the property you want to purchase or refinance.

4a. Loan and Pro	perty Information							
Loan Amount \$		Loan Purpose	O Purcha	se O Refinance	() Ot	her (specify)		
Property Address	Street						Unit #	
	City			State	ZIP		County	
	Number of Units	Property Valu	ue \$					
Occupancy	O Primary Residence	O Second Ho	me C	Investment Prope	rty	FHA Second	dary Reside	nce 🗌
-	erty. If you will occupy the ss? (e.g., daycare facility, me			ce within the prope	rty to op	erate	C	) NO () YES
2. Manufactured H	<b>lome.</b> Is the property a ma	anufactured home?	(e.g., a factory	v built dwelling built	on a peri	manent chassi	is) C	NO O YES

4b. Other New Mortgage Loans on the Property You are Buying or Refinancing									
Creditor Name	Lien Type	Monthly Payment	Loan Amount/ Amount to be Drawn	<b>Credit Limit</b> (if applicable)					
	O First Lien O Subordinate Lien	\$	\$	\$					
	O First Lien O Subordinate Lien	\$	\$	\$					

4c. Rental Income on the Property You Want to Purchase	For Purchase Only Does not apply	
Complete if the property is a 2-4 Unit Primary Residence or a	n Investment Property	Amount
Expected Monthly Rental Income		\$
For LENDER to calculate: Expected Net Monthly Rental Income		\$

4d. Gifts or Grants Y	ou Have Been Given o	or Will Receive for this Loa	in 🗆 D	oes not appl	y	
Include all gifts and g	rants below. Under S	ource, choose from the so	ources liste	d here:		
Community Nonprofit     Employer	<ul><li>Federal Agency</li><li>Local Agency</li></ul>	<ul><li>Relative</li><li>Religious Nonprofit</li></ul>	• State A • Unmari	gency ied Partner	• Lender • Other	
Asset Type: Cash Gift,	Gift of Equity, Grant	Deposited/Not Depos	ited	<b>Source</b> – use l	ist above	Cash or Market Value
		O Deposited O Not D	eposited			\$
		O Deposited O Not D	eposited			\$

## **Section 5: Declarations.** This section asks you specific questions about the property, your funding, and your past financial history.

5	a. About this Property and Your Money for this Loan	
A.	Will you occupy the property as your primary residence? If YES, have you had an ownership interest in another property in the last three years? If YES, complete (1) and (2) below:	O NO O YES O NO O YES
	<ul> <li>(1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)?</li> <li>(2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?</li> </ul>	
в.	If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?	O NO O YES
с.	Are you borrowing any money for this real estate transaction ( <i>e.g., money for your closing costs or down payment</i> ) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application? If YES, what is the amount of this money?	O NO O YES \$
D.	<ol> <li>Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application?</li> </ol>	
	2. Have you or will you be applying for any new credit (e.g., installment loan, credit card, etc.) on or before closing this loan that is not disclosed on this application?	O NO O YES
E.	Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., the Property Assessed Clean Energy Program)?	

#### 5b. About Your Finances

F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?	
G. Are there any outstanding judgments against you?	
H. Are you currently delinquent or in default on a Federal debt?	
I. Are you a party to a lawsuit in which you potentially have any personal financial liability?	
J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?	
<ul> <li>K. Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold third party and the Lender agreed to accept less than the outstanding mortgage balance due?</li> </ul>	d to a
L. Have you had property foreclosed upon in the last 7 years?	
<ul> <li>M. Have you declared bankruptcy within the past 7 years?</li> <li>If YES, identify the type(s) of bankruptcy:          Chapter 7         Chapter 11         Chapter 12         Chapter 13     </li> </ul>	

## Section 6: Acknowledgments and Agreements. This section tells you about your legal obligations when

you sign this application.

#### Acknowledgments and Agreements

#### **Definitions:**

- "Lender" includes the Lender's agents, service providers, and any of their successors and assigns.
- "Other Loan Participants" includes (i) any actual or potential owners of a loan resulting from this application (the "Loan"), (ii) acquirers of any beneficial or other interest in the Loan, (iii) any mortgage insurer, (iv) any guarantor, (v) any servicer of the Loan, and (vi) any of these parties' service providers, successors or assigns.

#### I agree to, acknowledge, and represent the following:

#### (1) The Complete Information for this Application

- The information I have provided in this application is true, accurate, and complete as of the date I signed this application.
- If the information I submitted changes or I have new information before closing of the Loan, I must change and supplement this application, including providing any updated/supplemented real estate sales contract.
- For purchase transactions: The terms and conditions of any real estate sales contract signed by me in connection with this application are true, accurate, and complete to the best of my knowledge and belief. I have not entered into any other agreement, written or oral, in connection with this real estate transaction.
- The Lender and Other Loan Participants may rely on the information contained in the application before and after closing of the Loan.
- Any intentional or negligent misrepresentation of information may result in the imposition of:
  - (a) civil liability on me, including monetary damages, if a person suffers any loss because the person relied on any misrepresentation that I have made on this application, and/or
  - (b) criminal penalties on me including, but not limited to, fine or imprisonment or both under the provisions of Federal law (18 U.S.C. §§ 1001 et seq.).

#### (2) The Property's Security

The Loan I have applied for in this application will be secured by a mortgage or deed of trust which provides the Lender a security interest in the property described in this application.

#### (3) The Property's Appraisal, Value, and Condition

- Any appraisal or value of the property obtained by the Lender is for use by the Lender and Other Loan Participants.
- The Lender and Other Loan Participants have not made any representation or warranty, express or implied, to me about the property, its condition, or its value.

#### (4) Electronic Records and Signatures

• The Lender and Other Loan Participants may keep any paper record and/or electronic record of this application, whether or not the Loan is approved.

- If this application is created as (or converted into) an "electronic application", I consent to the use of "electronic records" and "electronic signatures" as the terms are defined in and governed by applicable Federal and/or state electronic transactions laws.
- I intend to sign and have signed this application either using my: (a) electronic signature; or
  - (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.
- I agree that the application, if delivered or transmitted to the Lender or Other Loan Participants as an electronic record with my electronic signature, will be as effective and enforceable as a paper application signed by me in writing.

#### (5) Delinquency

- The Lender and Other Loan Participants may report information about my account to credit bureaus. Late payments, missed payments, or other defaults on my account may be reflected in my credit report and will likely affect my credit score.
- If I have trouble making my payments I understand that I may contact a HUD-approved housing counseling organization for advice about actions I can take to meet my mortgage obligations.

#### (6) Authorization for Use and Sharing of Information

By signing below, in addition to the representations and agreements made above, I expressly authorize the Lender and Other Loan Participants to obtain, use, and share with each other (i) the loan application and related loan information and documentation, (ii) a consumer credit report on me, and (iii) my tax return information, as necessary to perform the actions listed below, for so long as they have an interest in my loan or its servicing:

- (a) process and underwrite my loan;
- (b) verify any data contained in my consumer credit report, my loan application and other information supporting my loan application;
- (c) inform credit and investment decisions by the Lender and Other Loan Participants;
- (d) perform audit, quality control, and legal compliance analysis and reviews;
- (e) perform analysis and modeling for risk assessments;
- (f) monitor the account for this loan for potential delinquencies and determine any assistance that may be available to me; and
- (g) other actions permissible under applicable law.

Borrower Signature	Date ( <i>mm/dd/yyyy</i> )	_/	_/	_
Additional Borrower Signature	Date ( <i>mm/dd/yyyy</i> )	_/	/	

## Section 7: Military Service. This section asks questions about your (or your deceased spouse's) military service.

Military Service of Borrow	ver
Military Service – Did you (	or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? $\bigcirc$ NO $\bigcirc$ YES
If YES, check all that apply:	<ul> <li>Currently serving on active duty with projected expiration date of service/tour// (mm/dd/yyyy)</li> <li>Currently retired, discharged, or separated from service</li> <li>Only period of service was as a non-activated member of the Reserve or National Guard</li> <li>Surviving spouse</li> </ul>

### Section 8: Demographic Information. This section asks about your ethnicity, sex, and race.

#### Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Ethnicity: Check one or more	Race: Check one or more
Hispanic or Latino	American Indian or Alaska Native – Print name of enrolled
Mexican Puerto Rican Cuban	or principal tribe :
☐ Other Hispanic or Latino – Print origin: 	☐ Asian ☐ Asian Indian ☐ Chinese ☐ Filipino ☐ Japanese ☐ Korean ☐ Vietnamese ☐ Other Asian – <i>Print race:</i>
□ Not Hispanic or Latino	For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.
☐ I do not wish to provide this information	🗖 Black or African American
	Native Hawaiian or Other Pacific Islander
Sex Female	<ul> <li>☐ Native Hawaiian</li> <li>☐ Guamanian or Chamorro</li> <li>☐ Samoan</li> <li>☐ Other Pacific Islander – Print race:</li> </ul>
	For example: Fijian, Tongan, and so on.
I do not wish to provide this information	☐ White
	☐ I do not wish to provide this information
To Be Completed by Financial Institution (for application taken in	ı person):
Was the ethnicity of the Borrower collected on the basis of visual obse Was the sex of the Borrower collected on the basis of visual observations	, , , , , , , , , , , , , , , , , , ,

 The Demographic Information was provided through:

 O Face-to-Face Interview (includes Electronic Media w/ Video Component)
 O Telephone Interview
 O Fax or Mail
 O Email or Internet

Was the race of the Borrower collected on the basis of visual observation or surname?

**Ö** NO **Ö** YES

## Section 9: Loan Originator Information. To be completed by your Loan Originator.

Phone(	)	
mm/dd/vvvv)	/	/
()	(mm/dd/yyyy) _	(mm/dd/yyyy)/