

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 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 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).

Borrower		Co-Borrower	
I. TYPE OF MORTGAGE AND TERMS OF LOAN			
Mortgage Applied for:	<input type="checkbox"/> VA <input type="checkbox"/> Conventional <input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number
	<input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service		

Amount \$	Interest Rate %	No. of Months	Amortization Type:	Fixed Rate <input type="checkbox"/>	Other (explain):
			GPM <input type="checkbox"/>	ARM (type):	

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP) _____ No. of Units _____

Legal Description of Subject Property (attach description if necessary) _____ Year Built _____

Purpose of Loan: Purchase Construction Other (explain): _____ Property will be:

Refinance Construction-Permanent Primary Residence Secondary Residence Investment

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) \$
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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) _____ Manner in which Title will be held _____

Estate will be held in: Fee Simple Leasehold (show expiration date)

Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) _____

Borrower **Co-Borrower**

III. BORROWER INFORMATION

Borrower's Name (include Jr. or Sr. if applicable) _____ Co-Borrower's Name (include Jr. or Sr. if applicable) _____

Social Security Number	Home Phone (incl. area code)	DOB (MM/DD/YYYY)	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB (MM/DD/YYYY)	Yrs. School
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by no. ages)	Co-Borrower		<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by no. ages)		
<input type="checkbox"/> Separated				<input type="checkbox"/> Separated			

Present Address (street, city, state, ZIP) Own Rent No. Yrs. _____ Present Address (street, city, state, ZIP) Own Rent No. Yrs. _____

Mailing Address, if different from Present Address _____ Mailing Address, if different from Present Address _____

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

Former Address (street, city, state, ZIP) Own Rent No. Yrs. _____ Former Address (street, city, state, ZIP) Own Rent No. Yrs. _____

Borrower **Co-Borrower**

IV. EMPLOYMENT INFORMATION

Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job	Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job
		Yrs. employed in this line of work/profession			Yrs. employed in this line of work/profession

Position/Title/Type of Business _____ Business Phone (incl. area code) _____ Position/Title/Type of Business _____ Business Phone (incl. area code) _____

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	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$			Monthly Income \$

Position/Title/Type of Business _____ Business Phone (incl. area code) _____ Position/Title/Type of Business _____ Business Phone (incl. area code) _____

Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$			Monthly Income \$

Position/Title/Type of Business _____ Business Phone (incl. area code) _____ Position/Title/Type of Business _____ Business Phone (incl. area code) _____

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V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION				
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense
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, see the notice in "describe other income," below)				Homeowner Assn. Dues
				Other:
Total	\$	\$	\$	Total \$

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

Described 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 non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also. Completed Jointly Not Jointly

ASSETS	Cash or Market Value	LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Description		Name and address of Company	\$ Payment/Months	\$
Cash deposit toward purchase held by:	\$	Acct. no.		
		Name and address of Company	\$ Payment/Months	\$
<i>List checking and savings accounts below</i>				
Name and address of Bank, S&L, or Credit Union				
Acct. no.	\$	Acct. no.	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union				
Acct. no.	\$	Acct. no.	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union				
Acct. no.	\$	Acct. no.	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union				
Acct. no.	\$	Acct. no.	\$ Payment/Months	\$
Stocks & Bonds (Company name/number & description)				
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)	\$	Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
		Job-Related Expense (child care, union dues, etc.)	\$	
Total Assets a.	\$	Total Monthly Payments	\$	
		Net Worth (a minus b)	\$	Total Liabilities b.
				\$

VI. ASSETS AND LIABILITIES (cont.)

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

a. Purchase Price	\$	VIII. DECLARATIONS	
		if you answer "Yes" to any questions a through i, please use continuation sheet for explanation.	Borrower Yes No
b. Alterations, improvements, repairs		a. Are there any outstanding judgments against you?	Yes No
c. Land (if acquired separately)		b. Have you been declared bankrupt within the past 7 years?	Yes No
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?	Yes No
e. Estimated prepaid items		d. Are you a party to a lawsuit?	Yes No
f. Estimated closing costs		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.)	Yes No
g. PMI, MIP, Funding Fee		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.	Yes No
h. Discount (if Borrower will pay)		g. Are you obligated to pay alimony, child support, or separate maintenance?	Yes No
i. Total costs (add items a through h)		h. Is any part of the down payment borrowed?	Yes No
j. Subordinate financing		i. Are you a co-maker or endorser on a note?	Yes No
k. Borrower's closing costs paid by Seller		j. Are you a U.S. citizen?	Yes No
l. Other Credits (explain)		k. Are you a permanent resident alien?	Yes No
m. Loan amount (exclude PMI, MIP, Funding Fee financed)		l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.	Yes No
n. PMI, MIP, Funding Fee financed		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)?	Yes No
o. Loan amount (add m & n)		(2) How did you hold title to the home - solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	Yes No
p. Cash from / to Borrower (subtract j, k, l & o from n)			Yes No

IX. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges, that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, whether or not obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property, and (11) my transmission of this application as an "electronic record" containing my "electronic signature", as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature. Acknowledgement: Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	

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 not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the 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 I do not wish to furnish this information.

BORROWER I do not wish to furnish this information.

Ethnicity: Hispanic or Latino Not Hispanic or Latino Hispanic or Latino Not Hispanic or Latino

Race: American Indian or Alaska native Asian Black or African American American Indian or Alaska native Asian Black or African American Native Hawaiian or Other Pacific Islander White Other Pacific Islander

Sex: Female Male Female Male

To be Completed by Loan Originator:

This information was provided: In a face-to-face interview By the applicant and submitted via fax or mail In a telephone interview By the applicant and submitted via e-mail or the internet

Loan Originator's Signature	Date	Loan Originator's Name (print or type)	Loan Originator's Phone Number (including area code)
X			
Loan Originator's Name	Loan Originator's Address	Loan Originator's Name	Loan Originator's Address

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:

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.

Borrower's Signature:

Date

Co-Borrower's Signature:

Date

X

X