## **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  $\Box$  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  $\Box$  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, or the Borrower is relying on other property 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-Borrowe I. TYPE OF MORTGAGE AND TERMS OF LOAN Mortgage \_\_\_VA Conventional Other (explain) Agency Case Number Lender Case Number Applied for: FHA USDA/Rural 1306MMC5002364 Housing Service Amount Interest Rate No. of Months Amortization Fixed Rate Other (explain): Type: ☐ GPM ARM (type): II. PROPERTY INFORMATION AND PURPOSE OF LOAN Subject Property Address (street, city, state, & ZIP) No. of Units County: Legal Description of Subject Property (attach description if necessary) Year Built Purpose of Loan: Purchase Construction Other (explain): Property will be Secondary Refinance Construction-Permanent Primary Investment Residence Residence 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 \_\_\_ made \_\_\_ to be made 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) III. BORROWER INFORMATION Borrower Co-Borrower Borrower's Name (include Jr. or Sr. if applicable) Co-Borrower's Name (include Jr. or Sr. if applicable) Home Phone (incl. area code) Home Phone (incl. area code) 11 Married Unmarried (include single, Dependents (not listed by Borrower) Dependents (not listed by Co-Borrower) Married Unmarried (include single divorced, widowed) divorced, widowed) ages ages Separated Separated Present Address (street, city, state, ZIP) Own Rent Present Address (street, city, state, ZIP) No. Yrs. 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. No. Yrs. IV. EMPLOYMENT INFORMATION Borrower Co-Borrower Name & Address of Employer Self Employed Yrs. on this job Name & Address of Employer Self Employed Yrs. on this job Yrs. employed in this line of Yrs. employed in this line of work/profession 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: Dates (from-to) Name & Address of Employer Self Employed Name & Address of Employer 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 Self Employed Dates (from-to) Name & Address of Employer 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)

Gross Monthly Income Borrower		Co-Borrower	AND COMBINED HOUSII		NG EXPENSE INFORM Combined Monthly Housing Expense	Present	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. Dues			
see the notice in "describe other income," below)					Other:			
Total	<u> </u>	4		\$	Total	\$	ς.	
	ver(s) may be red	quired to provide addition	onal d	locumentation such as	tax returns and financial	statements	<u> </u>	
		Alimony, child suppor	t, or s	eparate maintenance in	ncome need not be revea to have it considered for	led if the	Monthly Amount	
			VI.	ASSETS AND LIABIL	ITIES			
joined so that the Staten	nent can be mean	ingfully and fairly presen	ted or	a combined basis; other	ed and unmarried Co-Borr rwise separate Statements ng schedules must be com	s and Schedules are requ	uired. If the Co-Borrower or other person also.	
ASSETS	3	Cash or Market	Liab	pilities and Pledged A	ssets. List the creditor's			
Description  Cash deposit toward pure	chase held by:	Value \$	outs child	tanding debts, including support, stock pledges	automobile loans, revolvi , etc. Use continuation sh ale of real estate owned or	ng charge accounts, rea eet, if necessary. Indica	al estate loans, alimony, te by (*) those liabilities	
			WITH	on will be satisfied upon S	alo oi real estate owned of	Monthly Payment &		
				LIABILI	TIES	Months Left to Pay	Unpaid Balance	
List checking and savir	ngs accounts bei	low	Nam	ne and address of Compa	any	\$ Payment/Months	\$	
Name and address of Ba	ınk, S&L, or Credi	t Union						
			Acct	i. no.				
Acct. no.		e	-	ne and address of Compa	201/	\$ Payment/Menths	\$	
Name and address of Ba	unk S&L or Credi	t Union	INAII	ie and address of Compa	arry	\$ Payment/Months	φ	
	,							
			-	i. no.		A.D. 1744 II		
Acct. no.  Name and address of Ba	-1. 001 0	\$ * ! !=:==	Nam	ne and address of Compa	any	\$ Payment/Months	\$	
Name and address of ba	ilik, S&L, Ol Cledi	Comon	Acct.	no.				
Acct. no.		\$	Nam	ne and address of Compa	any	\$ Payment/Months	\$	
Name and address of Ba	nk, S&L, or Credi	t Union						
		1	-	. no.				
Acct. no. Stocks & Bonds (Company name/number & description)		\$	Nam	Name and address of Company		\$ Payment/Months	\$	
			_	i. no.				
			_			↑ D	¢	
Life insurance net cash v	value value	\$	Nam	ne and address of Compa	any	\$ Payment/Months	\$	
Face amount: \$		<u> </u>	1					
Subtotal Liquid Assets		\$	1					
Real estate owned (enter	r market value	\$	Acct	t. no.				
from schedule of real est				ne and address of Compa	any	\$ Payment/Months	\$	
Vested interest in retirem	ent fund	\$						
Net worth of business(es) owned (attach financial statement)		\$						
Automobiles owned (make	ke and year)	\$	Acct	i. no.				
			Alimony/Child Support/Separate Maintenance			\$		
Other Assets (itemize)	\$	Payments Owed to:  Job-Related Expense (child care, union dues, etc.)						
						\$		
			Total Monthly Payments		¢			
				Worth		Ψ		
	Total Assets a.	\$		sinus b)		Total Liabilities b.	\$	

VI. ASSETS AND LIABILITIES (cont.)									
VI. ASSETS AND LIABILITIES (CORL.)  Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)									
Property Address (enter S if sold, PS if pending sal R if rental being held for income)				resent ket Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
							1.		
			\$		\$	\$	\$	\$	\$
-									
			<u> </u>						
		Totals	\$		\$	\$	\$	\$	\$
List any additional names under which cred	lit has	previou	sly bee	n received		opriate creditor	r name(s) and accoι		
Alternate Name					Creditor Name			Account Number	
VII. DETAILS OF TRANS		ON		1			VIII. DECLARATION		
a. Purchase Price	\$				wer "Yes" to any o on sheet for expla		ough i, please use	Borrow Yes N	ver Co-Borrower lo Yes No
b. Alterations, improvements, repairs				a Are the	re any outstanding	iudamente again	net vou?		_
c. Land (if acquired separately)  d. Refinance (incl. debts to be paid off)				1	ou been declared b		-		=   = =
e. Estimated prepaid items							given title or deed in		
f. Estimated closing costs					st 7 years?			_	
g. PMI, MIP, Funding Fee				d. Are you	a party to a lawsu	it?			
h. Discount (if Borrower will pay)							ed on any loan which	resulted in	
i. Total costs (add items a through h)				(This wou	ld include such loans as	home mortgage loar	osure, or judgment? ns, SBA loans, home impro		
j. Subordinate financing				bond, or l	ai ioans, manutactured oan guarantee. If "Yes," A case number, if any, a	provide details, inclu	ans, any mortgage, financ uding date, name and addr	ess of Lender,	
k. Borrower's closing costs paid by Seller				1			on any Federal debt o	r anv other	
I. Other Credits (explain)				loan, m	ortgage, financial o	bligation, bond o	or loan guarantee?		
							pport, or separate mai	intononoo?	
					art of the down pay				
					a co-maker or end				
		j. Are you a			a U.S. citizen?				
				-	a permanent resid				
					intend to occupy complete question m b		s your primary resid	ence?	
m. Loan amount				m. Have yo	ou had an ownersh	ip interest in a pr	roperty in the last thre	ee years?	
(exclude PMI, MIP, Funding Fee financed)							incipal residence (PR	), second	
n. PMI, MIP, Funding Fee financed					e (SH), or investme		<i>?</i> lely by yourself (S), jo	intly with	-
o. Loan amount (add m & n)					spouse (SP), or jo				
<ul><li>p. Cash from / to Borrower</li><li>(subtract j, k, I &amp; o from i)</li></ul>									
IX. ACKNOWLEDGEMENT AND AGREEMENT									
Each of the undersigned specifically represents to and acknowledges, that: (1) the information pro									
misrepresentation of this information contained in	this app	olication	may res	ult in civil lial	oility, including mone	etary damages, to	any person who may	suffer any loss due to	reliance upon any
misrepresentation that I have made on this application. Code, Sec. 1001, et seq.; (2) the loan requested p	oursuan	t to this a	application	on (the "Loan	") will be secured by	a mortgage or de	eed of trust on the prop	erty described in this	application; (3) the
property will not be used for any illegal or prohibit property will be occupied as indicated in this appli	ted purp ication;	ose or u (6) the L	ıse; (4) a .ender, i	all statements ts servicers,	s made in this applic successors or assig	cation are made for ns may retain the	or the purpose of obtai original and/or electro	ning a residential mo nic record of this app	rtgage loan; (5) the lication, whether or
not the Loan is approved; (7) the Lender and its ac obligated to amend and/or supplement the informa-	gents, b	rokers, i	nsurers, this and	servicers, su	ccessors and assign	ns may continuous	sly rely on the informati	ion contained in the a	pplication, and I am
the event that my payments on the Loan become	delinqu	ent, the	Lender,	its servicers,	successors or assig	gns may, in additio	on to any other rights a	and remedies that it n	nay have relating to
such delinquency, report my name and account transferred with such notice as may be required by	by law;	(10) neit	her Len	der nor its ag	jents, brokers, insur	ers, servicers, suc	ccessors or assigns ha	as made any represe	ntation or warranty,
express or implied, to me regarding the property signature," as those terms are defined in applicab									
of my signature, shall be as effective, enforceable Acknowledgement: Each of the undersigned herel						-			on contained in this
application or obtain any information or data rela									
Borrower's Signature				Date	Co-Borr	ower's Signature	9	Da	te
X	26				X				
The following information is requested by the End					/ERNMENT MO			nompliance with equa	Lorodit opportunity
The following information is requested by the Fed fair housing and home mortgage disclosure laws.	You are	not requ	ired to f	urnish this in	formation, but are er	ncouraged to do so	<ul> <li>The law provides that</li> </ul>	at a lender may not di	scriminate either on
the basis of this information, or on whether you designation. If you do not furnish ethnicity, race, o									
made this application in person. If you do not wish requirements to which the lender is subject under							iew the above material	I to assure that the di	sclosures satisfy all
BORROWER					CO-BORF		o not wish to furnish t	this information.	
Ethnicity: Hispanic or Latino		lot Hispa			Ethnicity:		spanic or Latino	Not Hispanic or	
Race: American Indian or Alaska native		sian		ack or rican Americ	Race:		nerican Indian or aska native		Black or African American
Native Hawaiian or Other Pacific Islander	□ V	Vhite				☐ Na	ative Hawaiian or her Pacific Islander	White	
Sex: Female		lale			Sex:		emale	Male	
To be Completed by Loan Originator:					•				
This information was provided:  In a face-to-face interview	By the	applicar	nt and s	ubmitted by	fax or mail				
☐ In a telephone interview ☐ By the applicant and submitted via e-mail or the Internet									
Loan Originator's Signature X Date									
Loan Originator's Name (print or type)  Loan Originator Identifier  Loan Originator's Phone Number (including area co						ding area code)			
Loan Origination Company's Name		Lo	an Origi	nation Com	pany Identifier		Loan Origination Co	mpany's Address	

Continuation Sheet/Residential Loan Application				
Use this continuation sheet if you need more space to complete the	Borrower:	Agency Case Number:		
Residential Loan Application.  Mark <b>B</b> for Borrower or <b>C</b> for  Co-Borrower	Co-Borrower:	Lender Case Number: 1306MMC5002364		

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	