

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 or similar rights pursuant to applicable 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 who has community property or similar rights and 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.

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: VA Conventional Other (explain): _____ Agency Case Number _____ Lender Case Number _____
 FHA USDA/Rural Housing Service

Amount \$	Interest Rate %	No. of Months	Amortization type: <input type="checkbox"/> Fixed Rate <input type="checkbox"/> GPM <input type="checkbox"/> Other (explain): _____
			<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: Primary Residence Secondary Residence Investment
 Refinance 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) \$
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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 _____
 Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) _____
 Estate will be held in: Fee Simple Leasehold (show expiration date)

Borrower

III. BORROWER INFORMATION

Co-Borrower

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"/> Separated	<input type="checkbox"/> Unmarried (include single, divorced, widowed)	no. _____	ages _____	<input type="checkbox"/> Married <input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (include single, divorced, widowed)	no. _____	ages _____
Present Address (street, city, state, ZIP) _____				Present Address (street, city, state, ZIP) _____			
Own <input type="checkbox"/> Rent <input type="checkbox"/> No. Yrs. _____				Own <input type="checkbox"/> Rent <input type="checkbox"/> No. Yrs. _____			

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

IV. EMPLOYMENT INFORMATION

Co-Borrower

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
Position/Title/Type of Business			Position/Title/Type of Business		
Business Phone (incl. area code)			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)	Monthly Income	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)	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	Dates (from - to)	Monthly Income	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)	Monthly Income
Position/Title/Type of Business				Position/Title/Type of Business			
Business Phone (incl. area code)				Business Phone (incl. area code)			

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:

NOTICE OF RIGHT TO APPRAISAL COPY

You have the right to a copy of the appraisal report used in connection with your application for credit. If you wish a copy, please write us at the mailing address we have provided. We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application. In your letter, give us the following information: Loan or application number (if known), date of application, name(s) of loan applicant(s), property address and current mailing address.

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	