

## 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 Identification Number)

**Alternate Names** – List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)

**Date of Birth**  
(mm/dd/yyyy)

**Citizenship**

☐ U.S. Citizen

☐ Permanent Resident Alien

☐ Non-Permanent Resident Alien

#### Type of Credit

☐ I am applying for **individual credit**.

☐ I am applying for **joint credit**. Total Number of Borrowers: \_\_\_\_\_

Each Borrower intends to apply for joint credit. **Your initials:** \_\_\_\_\_

**List Name(s) of Other Borrower(s) Applying for this Loan**  
(First, Middle, Last, Suffix)

#### Marital Status

☐ Married

☐ Separated

☐ Unmarried

(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)

#### Dependents (not listed by another Borrower)

Number \_\_\_\_\_

Ages \_\_\_\_\_

#### Contact Information

**Home Phone** (\_\_\_\_) \_\_\_\_ - \_\_\_\_\_

**Cell Phone** (\_\_\_\_) \_\_\_\_ - \_\_\_\_\_

**Work Phone** (\_\_\_\_) \_\_\_\_ - \_\_\_\_\_ **Ext.** \_\_\_\_\_

**Email** \_\_\_\_\_

#### Current Address

Street \_\_\_\_\_ Unit # \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

How Long at Current Address? \_\_\_\_ Years \_\_\_\_ Months **Housing** ☐ No primary housing expense ☐ Own ☐ Rent (\$ \_\_\_\_\_ /month)

**If at Current Address for LESS than 2 years, list Former Address** ☐ **Does not apply**

Street \_\_\_\_\_ Unit # \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

How Long at Former Address? \_\_\_\_ Years \_\_\_\_ Months **Housing** ☐ No primary housing expense ☐ Own ☐ Rent (\$ \_\_\_\_\_ /month)

**Mailing Address – if different from Current Address** ☐ **Does not apply**

Street \_\_\_\_\_ Unit # \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

**Military Service** – Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? ☐ **NO** ☐ **YES**

If YES, check all that apply: ☐ Currently serving on active duty with projected expiration date of service/tour \_\_\_\_ / \_\_\_\_ (mm/yyyy)

☐ Currently retired, discharged, or separated from service

☐ Only period of service was as a non-activated member of the Reserve or National Guard

☐ Surviving spouse

**Language Preference – Your loan transaction is likely to be conducted in English.** This question requests information to see if communications are available to assist you in your preferred language. Please be aware that communications may NOT be available in your preferred language.

*Optional* – Mark the language you would prefer, if available:

☐ English ☐ Chinese ☐ Korean ☐ Spanish ☐ Tagalog ☐ Vietnamese ☐ Other: \_\_\_\_\_ ☐ I do not wish to respond

Your answer will NOT negatively affect your mortgage application. Your answer does not mean the Lender or Other Loan Participants agree to communicate or provide documents in your preferred language. However, it may let them assist you or direct you to persons who can assist you.

Language assistance and resources may be available through housing counseling agencies approved by the U.S. Department of Housing and Urban Development. To find a housing counseling agency, contact one of the following Federal government agencies:

- U.S. Department of Housing and Urban Development (HUD) at (800) 569-4287 or [www.hud.gov/counseling](http://www.hud.gov/counseling).
- Consumer Financial Protection Bureau (CFPB) at (855) 411-2372 or [www.consumerfinance.gov/find-a-housing-counselor](http://www.consumerfinance.gov/find-a-housing-counselor).

**1b. Current Employment/Self Employment and Income**☐ Does not apply

**Employer or Business Name** \_\_\_\_\_ Phone (\_\_\_\_) \_\_\_\_ - \_\_\_\_  
Street \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

**Position or Title** \_\_\_\_\_  
**Start Date** \_\_\_\_ / \_\_\_\_ (mm/yyyy)  
How long in this line of work? \_\_\_\_ Years \_\_\_\_ Months

**Check if this statement applies:**  
☐ I am employed by a family member, property seller, real estate agent, or other party to the transaction.

☐ **Check if you are the Business Owner or Self-Employed** ☐ I have an ownership share of less than 25%. ☐ I have an ownership share of 25% or more. **Monthly Income (or Loss)** \$ \_\_\_\_\_

**Gross Monthly Income**

Base \$ \_\_\_\_\_ /month  
Overtime \$ \_\_\_\_\_ /month  
Bonus \$ \_\_\_\_\_ /month  
Commission \$ \_\_\_\_\_ /month  
Military Entitlements \$ \_\_\_\_\_ /month  
Other \$ \_\_\_\_\_ /month  
**TOTAL** \$ \_\_\_\_\_ /month

**1c. IF APPLICABLE, Complete Information for Additional Employment/Self Employment and Income**☐ Does not apply

**Employer or Business Name** \_\_\_\_\_ Phone (\_\_\_\_) \_\_\_\_ - \_\_\_\_  
Street \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

**Position or Title** \_\_\_\_\_  
**Start Date** \_\_\_\_ / \_\_\_\_ (mm/yyyy)  
How long in this line of work? \_\_\_\_ Years \_\_\_\_ Months

**Check if this statement applies:**  
☐ I am employed by a family member, property seller, real estate agent, or other party to the transaction.

☐ **Check if you are the Business Owner or Self-Employed** ☐ I have an ownership share of less than 25%. ☐ I have an ownership share of 25% or more. **Monthly Income (or Loss)** \$ \_\_\_\_\_

**Gross Monthly Income**

Base \$ \_\_\_\_\_ /month  
Overtime \$ \_\_\_\_\_ /month  
Bonus \$ \_\_\_\_\_ /month  
Commission \$ \_\_\_\_\_ /month  
Military Entitlements \$ \_\_\_\_\_ /month  
Other \$ \_\_\_\_\_ /month  
**TOTAL** \$ \_\_\_\_\_ /month

**1d. IF APPLICABLE, Complete Information for Previous Employment/Self Employment and Income**☐ Does not apply

**Provide at least 2 years of current and previous employment and income.**

**Employer or Business Name** \_\_\_\_\_  
Street \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_  
**Position or Title** \_\_\_\_\_  
**Start Date** \_\_\_\_ / \_\_\_\_ (mm/yyyy) **End Date** \_\_\_\_ / \_\_\_\_ (mm/yyyy)

☐ **Check if you were the Business Owner or Self-Employed**

**Previous Gross Monthly Income**  
\$ \_\_\_\_\_

**1e. Income from Other Sources**☐ Does not apply

**Include income from other sources below. Under Income Source, choose from the sources listed here:**

- |                        |                        |                                  |                                   |                        |                         |
|------------------------|------------------------|----------------------------------|-----------------------------------|------------------------|-------------------------|
| • Alimony              | • Child Support        | • Interest and Dividends         | • Notes Receivable                | • Royalty Payments     | • Unemployment Benefits |
| • Automobile Allowance | • Disability           | • Mortgage Credit Certificate    | • Public Assistance               | • Separate Maintenance | • VA Compensation       |
| • Boarder Income       | • Foster Care          | • Mortgage Differential Payments | • Retirement (e.g., Pension, IRA) | • Social Security      | • Other                 |
| • Capital Gains        | • Housing or Parsonage |                                  |                                   | • Trust                |                         |

**NOTE:** Reveal alimony, child support, separate maintenance, or other income ONLY IF you want it considered in determining your qualification for this loan.

| Income Source – use list above | Monthly Income |
|--------------------------------|----------------|
|                                | \$             |
|                                | \$             |
|                                | \$             |
| Provide TOTAL Amount Here      | \$             |

**Borrower Name:** \_\_\_\_\_  
Uniform Residential Loan Application  
Freddie Mac Form 65 • Fannie Mae Form 1003

**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.

## 2a. Assets – Bank Accounts, Retirement, and Other Accounts You Have

**Include all accounts below. Under Account Type, choose from the types listed here:**

- |                |                          |                                |                                  |   |
|----------------|--------------------------|--------------------------------|----------------------------------|---|
| • Checking     | • Certificate of Deposit | • Stock Options                | • Bridge Loan Proceeds           | • Trust Account   |
| • Savings      | • Mutual Fund            | • Bonds                        | • Individual Development Account | • Cash Value of Life Insurance (used for the transaction) |
| • Money Market | • Stocks                 | • Retirement (e.g., 401k, IRA) |                                  |   |

| Account Type – use list above | Financial Institution | Account Number | Cash or Market Value |
|-------------------------------|-----------------------|----------------|----------------------|
|                               |                       |                | \$                   |
|                               |                       |                | \$                   |
|                               |                       |                | \$                   |
|                               |                       |                | \$                   |
|                               |                       |                | \$                   |
| Provide TOTAL Amount Here     |                       |                | \$                   |

## 2b. Other Assets You Have

☐ **Does not apply**

**Include all other assets below. Under Asset Type, choose from the types listed here:**

- |   |  |                          |                            |
|---|--|--------------------------|----------------------------|
| • Earnest Money                               | • Proceeds from Real Estate Property to be sold on or before closing | • Employer Assistance    | • Trade Equity             |
| • Proceeds from Sale of Non-Real Estate Asset | • Sweat Equity   | • Rent Credit            | • Unsecured Borrowed Funds |
|   |  | • Secured Borrowed Funds | • Other                    |

| Asset Type – use list above | Cash or Market Value |
|-----------------------------|----------------------|
|                             | \$                   |
|                             | \$                   |
|                             | \$                   |
| Provide TOTAL Amount Here   | \$                   |

## 2c. Liabilities – Credit Cards, Other Debts, and Leases that You Owe

☐ **Does not apply**

**List all liabilities below (except real estate) and include deferred payments. Under Account Type, choose from the types listed here:**

- Revolving (e.g., credit cards)
- Installment (e.g., car, student, personal loans)
- Open 30-Day (balance paid monthly)
- Lease (not real estate)
- Other

| <b>Account Type –</b><br><i>use list above</i> | <b>Company Name</b> | <b>Account Number</b> | <b>Unpaid Balance</b> <i>To be paid off at<br/>or before closing</i> | <b>Monthly Payment</b>  |
|--|---------------------|-----------------------|--|-------------------------|
|  |                     |                       | \$ <input type="text"/>  | \$ <input type="text"/> |
|  |                     |                       | \$ <input type="text"/>  | \$ <input type="text"/> |
|  |                     |                       | \$ <input type="text"/>  | \$ <input type="text"/> |
|  |                     |                       | \$ <input type="text"/>  | \$ <input type="text"/> |
|  |                     |                       | \$ <input type="text"/>  | \$ <input type="text"/> |

## 2d. Other Liabilities and Expenses

☐ **Does not apply**

**Include all other liabilities and expenses below. Choose from the types listed here:**

- | <div> <div>• Alimony</div> <div>• Child Support</div> <div>• Separate Maintenance</div> <div>• Job Related Expenses</div> <div>• Other</div> </div> |  |  |  |  | Monthly Payment |
|---|--|--|--|--|-----------------|
|   |  |  |  |  |                 |

|  |    |
|--|----|
|  | \$ |
|  | \$ |
|  | \$ |

**Borrower Name:**

Uniform Residential Loan Application  
Freddie Mac Form 65 • Fannie Mae Form 1003

**Section 3: Financial Information — Real Estate.** This section asks you to list all properties you currently own and what you owe on them. ☐ *I do not own any real estate*

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

**Address**  
Street \_\_\_\_\_ Unit # \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

| Property Value | Status: Sold, Pending Sale, or Retained | Monthly Insurance, Taxes, Association Dues, etc.<br><i>if not included in Monthly Mortgage Payment</i> | For Investment Property Only |   |
|----------------|---|--|------------------------------|---|
|                |   |  | Monthly Rental Income        | For LENDER to calculate:<br>Net Monthly Rental Income |
| \$             |   | \$   | \$                           | \$  |

Mortgage Loans on this Property    ☐ *Does not apply*

| Creditor Name | Account Number | Monthly Mortgage Payment | Unpaid Balance<br><i>To be paid off at or before closing</i> | Type: FHA, VA, Conventional, USDA-RD, Other | Credit Limit<br><i>(if applicable)</i> |
|---------------|----------------|--------------------------|--|---|--|
|               |                | \$                       | \$ <input type="checkbox"/>                                  |   | \$                                     |
|               |                | \$                       | \$ <input type="checkbox"/>                                  |   | \$                                     |

**3b. IF APPLICABLE, Complete Information for Additional Property**      ☐ *Does not apply*

**Address**  
Street \_\_\_\_\_ Unit # \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

| Property Value | Status: Sold, Pending Sale, or Retained | Monthly Insurance, Taxes, Association Dues, etc.<br><i>if not included in Monthly Mortgage Payment</i> | For Investment Property Only |   |
|----------------|---|--|------------------------------|---|
|                |   |  | Monthly Rental Income        | For LENDER to calculate:<br>Net Monthly Rental Income |
| \$             |   | \$   | \$                           | \$  |

Mortgage Loans on this Property    ☐ *Does not apply*

| Creditor Name | Account Number | Monthly Mortgage Payment | Unpaid Balance<br><i>To be paid off at or before closing</i> | Type: FHA, VA, Conventional, USDA-RD, Other | Credit Limit<br><i>(if applicable)</i> |
|---------------|----------------|--------------------------|--|---|--|
|               |                | \$                       | \$ <input type="checkbox"/>                                  |   | \$                                     |
|               |                | \$                       | \$ <input type="checkbox"/>                                  |   | \$                                     |

**3c. IF APPLICABLE, Complete Information for Additional Property**      ☐ *Does not apply*

**Address**  
Street \_\_\_\_\_ Unit # \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

| Property Value | Status: Sold, Pending Sale, or Retained | Monthly Insurance, Taxes, Association Dues, etc.<br><i>if not included in Monthly Mortgage Payment</i> | For Investment Property Only |   |
|----------------|---|--|------------------------------|---|
|                |   |  | Monthly Rental Income        | For LENDER to calculate:<br>Net Monthly Rental Income |
| \$             |   | \$   | \$                           | \$  |

Mortgage Loans on this Property    ☐ *Does not apply*

| Creditor Name | Account Number | Monthly Mortgage Payment | Unpaid Balance<br><i>To be paid off at or before closing</i> | Type: FHA, VA, Conventional, USDA-RD, Other | Credit Limit<br><i>(if applicable)</i> |
|---------------|----------------|--------------------------|--|---|--|
|               |                | \$                       | \$ <input type="checkbox"/>                                  |   | \$                                     |
|               |                | \$                       | \$ <input type="checkbox"/>                                  |   | \$                                     |

**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 Property Information**

Loan Amount \$

Loan Purpose

☐ Purchase

☐ Refinance

☐ Other (specify)

Property Address

Street

Unit #

City

State

ZIP

County

Number of Units

Property Value \$

Occupancy

☐ Primary Residence

☐ Second Home

☐ Investment Property

☐ FHA Secondary Residence

1. Mixed-Use Property.

If you will occupy the property, will you set aside space within the property to operate your own business? (e.g., daycare facility, medical office, beauty/barber shop)

☐ NO

☐ YES

2. Manufactured Home.

Is the property a manufactured home? (e.g., a factory built dwelling built on a permanent chassis)

☐ NO

☐ YES

**4b. Other New Mortgage Loans on the Property You are Buying or Refinancing** ☐ Does not apply

| Creditor Name | Lien Type   | Monthly Payment | Loan Amount/<br>Amount to be Drawn | Credit Limit<br>(if applicable) |
|---------------|---|-----------------|------------------------------------|---------------------------------|
|               | <input type="radio"/> First Lien <input type="radio"/> Subordinate Lien | \$              | \$                                 | \$                              |
|               | <input type="radio"/> First Lien <input type="radio"/> 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 an Investment Property | Amount |
|--|--------|
| Expected Monthly Rental Income   | \$     |
| For LENDER to calculate: Expected Net Monthly Rental Income                        | \$     |

**4d. Gifts or Grants You Have Been Given or Will Receive for this Loan** ☐ Does not apply

Include all gifts and grants below. Under Source, choose from the sources listed here:

• Relative

• Employer

• Community Nonprofit

• State Agency

• Other

• Unmarried Partner

• Religious Nonprofit

• Federal Agency

• Local Agency

| Asset Type: Cash Gift, Gift of Equity, Grant | Deposited/Not Deposited   | Source – use list above | Cash or Market Value |
|--|---|-------------------------|----------------------|
|  | <input type="radio"/> Deposited <input type="radio"/> Not Deposited |                         | \$                   |
|  | <input type="radio"/> Deposited <input type="radio"/> Not Deposited |                         | \$                   |

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

**5a. About this Property and Your Money for this Loan**

|   |  |
|---|--|
| <b>A.</b> Will you occupy the property as your primary residence?<br>If YES, have you had an ownership interest in another property in the last three years?<br>If YES, complete (1) and (2) below:<br>(1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)?<br>(2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)? | <input type="radio"/> NO <input type="radio"/> YES<br><input type="radio"/> NO <input type="radio"/> YES<br>_____<br>_____ |
| <b>B.</b> If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?   | <input type="radio"/> NO <input type="radio"/> YES   |
| <b>C.</b> 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?<br>If YES, what is the amount of this money?   | <input type="radio"/> NO <input type="radio"/> YES<br>\$ _____   |
| <b>D.</b> 1. 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?<br>2. Have you or will you be applying for any new credit ( <i>e.g., installment loan, credit card, etc.</i> ) on or before closing this loan that is not disclosed on this application?  | <input type="radio"/> NO <input type="radio"/> YES<br><input type="radio"/> NO <input type="radio"/> YES                   |
| <b>E.</b> 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 ( <i>e.g., the Property Assessed Clean Energy Program</i> )?  | <input type="radio"/> NO <input type="radio"/> YES   |

**5b. About Your Finances**

|   |  |
|---|--|
| <b>F.</b> Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?   | <input type="radio"/> NO <input type="radio"/> YES |
| <b>G.</b> Are there any outstanding judgments against you?  | <input type="radio"/> NO <input type="radio"/> YES |
| <b>H.</b> Are you currently delinquent or in default on a federal debt?   | <input type="radio"/> NO <input type="radio"/> YES |
| <b>I.</b> Are you a party to a lawsuit in which you potentially have any personal financial liability?  | <input type="radio"/> NO <input type="radio"/> YES |
| <b>J.</b> Have you conveyed title to any property in lieu of foreclosure in the past 7 years?   | <input type="radio"/> NO <input type="radio"/> YES |
| <b>K.</b> Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due?                                    | <input type="radio"/> NO <input type="radio"/> YES |
| <b>L.</b> Have you had property foreclosed upon in the last 7 years?  | <input type="radio"/> NO <input type="radio"/> YES |
| <b>M.</b> Have you declared bankruptcy within the past 7 years?<br>If YES, identify the type(s) of bankruptcy: <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 | <input type="radio"/> NO <input type="radio"/> YES |

**Borrower Name:** \_\_\_\_\_

## Section 6: Acknowledgments and Agreements.

This section tells you about your legal obligations when you sign this application.

### Acknowledgments and Agreements

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

- The Lender (this includes the Lender's agents, service providers and any of their successors and assigns); AND
- Other Loan Participants (this includes any actual or potential owners of a loan resulting from this application (the "Loan"), or acquirers of any beneficial or other interest in the Loan, any mortgage insurer, guarantor, any servicers or service providers of the Loan, and any of their successors and assigns).

**By signing below, I agree to, acknowledge, and represent the following statements about:**

#### (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 or any real estate sales contract, 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) Use and Sharing of Information

I understand and acknowledge that the Lender and Other Loan Participants can obtain, use, and share the loan application, a consumer credit report, and related documentation for purposes permitted by applicable laws.

**Borrower Signature** \_\_\_\_\_ **Date (mm/dd/yyyy)** \_\_\_\_/\_\_\_\_/\_\_\_\_

**Borrower Signature** \_\_\_\_\_ **Date (mm/dd/yyyy)** \_\_\_\_/\_\_\_\_/\_\_\_\_

## Section 7: 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

- ☐ Hispanic or Latino
- ☐ Mexican    ☐ Puerto Rican    ☐ Cuban
- ☐ Other Hispanic or Latino – *Print origin:* \_\_\_\_\_

*For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.*

- ☐ Not Hispanic or Latino
- ☐ I do not wish to provide this information

#### Sex

- ☐ Female
- ☐ Male
- ☐ I do not wish to provide this information

#### Race: Check one or more

- ☐ American Indian or Alaska Native – *Print name of enrolled or principal tribe:* \_\_\_\_\_
- ☐ Asian
- ☐ Asian Indian    ☐ Chinese    ☐ Filipino
- ☐ Japanese    ☐ Korean    ☐ Vietnamese
- ☐ Other Asian – *Print race:* \_\_\_\_\_
- For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.*
- ☐ Black or African American
- ☐ Native Hawaiian or Other Pacific Islander
- ☐ Native Hawaiian    ☐ Guamanian or Chamorro    ☐ Samoan
- ☐ Other Pacific Islander – *Print race:* \_\_\_\_\_

*For example: Fijian, Tongan, and so on.*

- ☐ White
- ☐ I do not wish to provide this information

#### To Be Completed by Financial Institution (for application taken in person):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname?    ☐ NO    ☐ YES
- Was the sex of the Borrower collected on the basis of visual observation or surname?    ☐ NO    ☐ YES
- Was the race of the Borrower collected on the basis of visual observation or surname?    ☐ NO    ☐ YES

#### The Demographic Information was provided through:

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

## Section 8: Loan Originator Information.

### Loan Originator Information

Loan Originator Organization Name \_\_\_\_\_

Address \_\_\_\_\_

Loan Originator Organization NMLSR ID# \_\_\_\_\_ State License ID# \_\_\_\_\_

Loan Originator Name \_\_\_\_\_

Loan Originator NMLSR ID# \_\_\_\_\_ State License ID# \_\_\_\_\_

Email \_\_\_\_\_ Phone ( \_\_\_\_\_ ) \_\_\_\_\_ – \_\_\_\_\_

Signature \_\_\_\_\_ Date (mm/dd/yyyy) \_\_\_\_ / \_\_\_\_ / \_\_\_\_

**Borrower Name:** \_\_\_\_\_



To be completed by the **Lender**:

Lender Loan No./Universal Loan Identifier \_\_\_\_\_ Agency Case No. \_\_\_\_\_

## Uniform Residential Loan Application — Unmarried Addendum

### For Borrower Selecting the Unmarried Status

#### Lenders Instructions for Using the Unmarried Addendum

The Lender may use the Unmarried Addendum only when a Borrower selected “Unmarried” in Section 1 and the information collected is necessary to determine how State property laws directly or indirectly affecting creditworthiness apply, including ensuring clear title.

For example, the Lender may use the Unmarried Addendum when the Borrower resides in a State that recognizes civil unions, domestic partnerships, or registered reciprocal beneficiary relationships or when the property is located in such a State. “State” means any state, the District of Columbia, the Commonwealth of Puerto Rico, or any territory or possession of the United States.

**If you selected “Unmarried” in Section 1,** is there a person who is not your legal spouse but who currently has real property rights similar to those of a legal spouse?      NO      YES

**If YES, indicate the type of relationship and the State in which the relationship was formed.** For example, indicate if you are in a civil union, domestic partnership, registered reciprocal beneficiary relationship, or other relationship recognized by the State in which you currently reside or where the property is located.

Civil Union      Domestic Partnership      Registered Reciprocal Beneficiary Relationship      Other (*explain*) \_\_\_\_\_

State: \_\_\_\_\_

**Borrower Name:** \_\_\_\_\_

## Uniform Residential Loan Application — Additional Borrower

Verify and complete the information on this application 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 Identification Number)

**Alternate Names** – List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)

**Date of Birth**  
(mm/dd/yyyy)

**Citizenship**

- ☐ U.S. Citizen  
☐ Permanent Resident Alien  
☐ Non-Permanent Resident Alien

**Type of Credit**

- ☐ I am applying for **individual credit**.  
☐ I am applying for **joint credit**. Total Number of Borrowers: \_\_\_\_\_  
Each Borrower intends to apply for joint credit. **Your initials:** \_\_\_\_\_

**List Name(s) of Other Borrower(s) Applying for this Loan**  
(First, Middle, Last, Suffix)

**Marital Status**

- ☐ Married  
☐ Separated  
☐ Unmarried  
(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)

**Dependents** (not listed by another Borrower)

Number \_\_\_\_\_  
Ages \_\_\_\_\_

**Contact Information**

**Home Phone** (\_\_\_\_) \_\_\_\_ - \_\_\_\_  
**Cell Phone** (\_\_\_\_) \_\_\_\_ - \_\_\_\_  
**Work Phone** (\_\_\_\_) \_\_\_\_ - \_\_\_\_ **Ext.** \_\_\_\_\_  
**Email** \_\_\_\_\_

**Current Address**

Street \_\_\_\_\_ Unit # \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_  
How Long at Current Address? \_\_\_\_ Years \_\_\_\_ Months **Housing** ☐ No primary housing expense ☐ Own ☐ Rent (\$ \_\_\_\_\_ /month)

**If at Current Address for LESS than 2 years, list Former Address** ☐ **Does not apply**

Street \_\_\_\_\_ Unit # \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_  
How Long at Former Address? \_\_\_\_ Years \_\_\_\_ Months **Housing** ☐ No primary housing expense ☐ Own ☐ Rent (\$ \_\_\_\_\_ /month)

**Mailing Address** – if different from Current Address ☐ **Does not apply**

Street \_\_\_\_\_ Unit # \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

**Military Service** – Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? ☐ **NO** ☐ **YES**

If YES, check all that apply: ☐ Currently serving on active duty with projected expiration date of service/tour \_\_\_\_ / \_\_\_\_ (mm/yyyy)  
☐ Currently retired, discharged, or separated from service  
☐ Only period of service was as a non-activated member of the Reserve or National Guard  
☐ Surviving spouse

**Language Preference** – Your loan transaction is likely to be conducted in English. This question requests information to see if communications are available to assist you in your preferred language. Please be aware that communications may NOT be available in your preferred language.

*Optional* – Mark the language you would prefer, if available:

☐ English ☐ Chinese ☐ Korean ☐ Spanish ☐ Tagalog ☐ Vietnamese ☐ Other: \_\_\_\_\_ ☐ I do not wish to respond

Your answer will NOT negatively affect your mortgage application. Your answer does not mean the Lender or Other Loan Participants agree to communicate or provide documents in your preferred language. However, it may let them assist you or direct you to persons who can assist you.

Language assistance and resources may be available through housing counseling agencies approved by the U.S. Department of Housing and Urban Development. To find a housing counseling agency, contact one of the following Federal government agencies:

- U.S. Department of Housing and Urban Development (HUD) at (800) 569-4287 or [www.hud.gov/counseling](http://www.hud.gov/counseling).
- Consumer Financial Protection Bureau (CFPB) at (855) 411-2372 or [www.consumerfinance.gov/find-a-housing-counselor](http://www.consumerfinance.gov/find-a-housing-counselor).

**1b. Current Employment/Self-Employment and Income**☐ Does not apply

|  |  |   |
|--|--|---|
| <b>Employer or Business Name</b> _____ Phone (____) ____ - _____                     |  | <b>Gross Monthly Income</b><br>Base \$ _____/month<br>Overtime \$ _____/month<br>Bonus \$ _____/month<br>Commission \$ _____/month<br>Military Entitlements \$ _____/month<br>Other \$ _____/month<br><b>TOTAL</b> \$ _____/month |
| Street _____   |  |   |
| City _____ State _____ ZIP _____   |  |   |
| <b>Position or Title</b> _____   | <b>Check if this statement applies:</b><br><input type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to the transaction. |   |
| <b>Start Date</b> ____/____/____ (mm/yyyy)   | How long in this line of work? ____ Years ____ Months  |   |
| <input type="checkbox"/> <b>Check if you are the Business Owner or Self-Employed</b> | <input type="radio"/> I have an ownership share of less than 25%.<br><input type="radio"/> I have an ownership share of 25% or more.   | <b>Monthly Income (or Loss)</b> \$ _____  |

**1c. IF APPLICABLE, Complete Information for Additional Employment/Self-Employment and Income**☐ Does not apply

|  |  |   |
|--|--|---|
| <b>Employer or Business Name</b> _____ Phone (____) ____ - _____                     |  | <b>Gross Monthly Income</b><br>Base \$ _____/month<br>Overtime \$ _____/month<br>Bonus \$ _____/month<br>Commission \$ _____/month<br>Military Entitlements \$ _____/month<br>Other \$ _____/month<br><b>TOTAL</b> \$ _____/month |
| Street _____   |  |   |
| City _____ State _____ ZIP _____   |  |   |
| <b>Position or Title</b> _____   | <b>Check if this statement applies:</b><br><input type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to the transaction. |   |
| <b>Start Date</b> ____/____/____ (mm/yyyy)   | How long in this line of work? ____ Years ____ Months  |   |
| <input type="checkbox"/> <b>Check if you are the Business Owner or Self-Employed</b> | <input type="radio"/> I have an ownership share of less than 25%.<br><input type="radio"/> I have an ownership share of 25% or more.   | <b>Monthly Income (or Loss)</b> \$ _____  |

**1d. IF APPLICABLE, Complete Information for Previous Employment/Self-Employment and Income**☐ Does not apply

Provide at least 2 years of current and previous employment and income.

|   |   |  |
|---|---|--|
| <b>Employer or Business Name</b> _____  | <input type="checkbox"/> <b>Check if you were the Business Owner or Self-Employed</b> | <b>Previous Gross Monthly Income</b><br>\$ _____ |
| Street _____  |   |  |
| City _____ State _____ ZIP _____  |   |  |
| <b>Position or Title</b> _____  |   |  |
| <b>Start Date</b> ____/____/____ (mm/yyyy) <b>End Date</b> ____/____/____ (mm/yyyy) |   |  |

**1e. Income from Other Sources**☐ Does not applyInclude income from other sources below. Under **Income Source**, choose from the sources listed here:

- |                        |                        |                                  |                                   |                        |                         |
|------------------------|------------------------|----------------------------------|-----------------------------------|------------------------|-------------------------|
| • Alimony              | • Child Support        | • Interest and Dividends         | • Notes Receivable                | • Royalty Payments     | • Unemployment Benefits |
| • Automobile Allowance | • Disability           | • Mortgage Credit Certificate    | • Public Assistance               | • Separate Maintenance | • VA Compensation       |
| • Boarder Income       | • Foster Care          | • Mortgage Differential Payments | • Retirement (e.g., Pension, IRA) | • Social Security      | • Other                 |
| • Capital Gains        | • Housing or Parsonage |                                  |                                   | • Trust                |                         |

**NOTE:** Reveal alimony, child support, separate maintenance, or other income ONLY IF you want it considered in determining your qualification for this loan.

| Income Source – use list above | Monthly Income |
|--------------------------------|----------------|
|                                | \$             |
|                                | \$             |
|                                | \$             |
| Provide TOTAL Amount Here      | \$             |

**Section 2: Financial Information — Assets and Liabilities.**My information for Section 2 is listed on the Uniform Residential Loan Application with \_\_\_\_\_  
(insert name of Borrower)**Borrower Name:** \_\_\_\_\_Uniform Residential Loan Application — Additional Borrower  
Freddie Mac Form 65 • Fannie Mae Form 1003

Section 3: Financial Information — Real Estate.

My information for Section 3 is listed on the Uniform Residential Loan Application with \_\_\_\_\_  
(insert name of Borrower)

Section 4: Loan and Property Information.

My information for Section 4 is listed on the Uniform Residential Loan Application with \_\_\_\_\_  
(insert name of Borrower)

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

5a. About this Property and Your Money for this Loan

|  |  |
|--|--|
| A. Will you occupy the property as your primary residence?<br>If YES, have you had an ownership interest in another property in the last three years?<br>If YES, complete (1) and (2) below:<br>(1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)?<br>(2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)? | <input type="radio"/> NO <input type="radio"/> YES<br><input type="radio"/> NO <input type="radio"/> YES<br>_____<br>_____ |
| B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?   | <input type="radio"/> NO <input type="radio"/> YES   |
| C. Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application?<br>If YES, what is the amount of this money?  | <input type="radio"/> NO <input type="radio"/> YES<br>\$ _____   |
| D. 1. 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?<br>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?   | <input type="radio"/> NO <input type="radio"/> YES<br><input type="radio"/> NO <input type="radio"/> 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)?   | <input type="radio"/> NO <input type="radio"/> YES   |

5b. About Your Finances

|  |  |
|--|--|
| F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?   | <input type="radio"/> NO <input type="radio"/> YES |
| G. Are there any outstanding judgments against you?  | <input type="radio"/> NO <input type="radio"/> YES |
| H. Are you currently delinquent or in default on a federal debt?   | <input type="radio"/> NO <input type="radio"/> YES |
| I. Are you a party to a lawsuit in which you potentially have any personal financial liability?  | <input type="radio"/> NO <input type="radio"/> YES |
| J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?   | <input type="radio"/> NO <input type="radio"/> YES |
| K. Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due?                                    | <input type="radio"/> NO <input type="radio"/> YES |
| L. Have you had property foreclosed upon in the last 7 years?  | <input type="radio"/> NO <input type="radio"/> YES |
| M. Have you declared bankruptcy within the past 7 years?<br>If YES, identify the type(s) of bankruptcy: <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 | <input type="radio"/> NO <input type="radio"/> YES |

Section 6: Acknowledgments and Agreements.

My signature for Section 6 is on the Uniform Residential Loan Application with \_\_\_\_\_  
(insert name of Borrower)

## Section 7: 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

- ☐ Hispanic or Latino
- ☐ Mexican    ☐ Puerto Rican    ☐ Cuban
- ☐ Other Hispanic or Latino – *Print origin:* \_\_\_\_\_

*For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.*

- ☐ Not Hispanic or Latino
- ☐ I do not wish to provide this information

#### Sex

- ☐ Female
- ☐ Male
- ☐ I do not wish to provide this information

#### Race: Check one or more

- ☐ American Indian or Alaska Native – *Print name of enrolled or principal tribe:* \_\_\_\_\_
- ☐ Asian
- ☐ Asian Indian    ☐ Chinese    ☐ Filipino
- ☐ Japanese    ☐ Korean    ☐ Vietnamese
- ☐ Other Asian – *Print race:* \_\_\_\_\_
- For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.*
- ☐ Black or African American
- ☐ Native Hawaiian or Other Pacific Islander
- ☐ Native Hawaiian    ☐ Guamanian or Chamorro    ☐ Samoan
- ☐ Other Pacific Islander – *Print race:* \_\_\_\_\_

*For example: Fijian, Tongan, and so on.*

- ☐ White
- ☐ I do not wish to provide this information

#### To Be Completed by Financial Institution (for application taken in person):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname?    ☐ NO    ☐ YES
- Was the sex of the Borrower collected on the basis of visual observation or surname?    ☐ NO    ☐ YES
- Was the race of the Borrower collected on the basis of visual observation or surname?    ☐ NO    ☐ YES

#### The Demographic Information was provided through:

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

## Section 8: Loan Originator Information.

### Loan Originator Information

Loan Originator Organization Name \_\_\_\_\_

Address \_\_\_\_\_

Loan Originator Organization NMLSR ID# \_\_\_\_\_ State License ID# \_\_\_\_\_

Loan Originator Name \_\_\_\_\_

Loan Originator NMLSR ID# \_\_\_\_\_ State License ID# \_\_\_\_\_

Email \_\_\_\_\_ Phone ( \_\_\_\_\_ ) \_\_\_\_\_ – \_\_\_\_\_

Signature \_\_\_\_\_ Date (mm/dd/yyyy) \_\_\_\_/\_\_\_\_/\_\_\_\_

**Borrower Name:** \_\_\_\_\_

To be completed by the **Lender**:

Lender Loan No./Universal Loan Identifier \_\_\_\_\_ Agency Case No. \_\_\_\_\_

## Uniform Residential Loan Application — Unmarried Addendum

### For Borrower Selecting the Unmarried Status

#### Lenders Instructions for Using the Unmarried Addendum

The Lender may use the Unmarried Addendum only when a Borrower selected “Unmarried” in Section 1 and the information collected is necessary to determine how State property laws directly or indirectly affecting creditworthiness apply, including ensuring clear title.

For example, the Lender may use the Unmarried Addendum when the Borrower resides in a State that recognizes civil unions, domestic partnerships, or registered reciprocal beneficiary relationships or when the property is located in such a State. “State” means any state, the District of Columbia, the Commonwealth of Puerto Rico, or any territory or possession of the United States.

**If you selected “Unmarried” in Section 1,** is there a person who is not your legal spouse but who currently has real property rights similar to those of a legal spouse?      NO      YES

**If YES, indicate the type of relationship and the State in which the relationship was formed.** For example, indicate if you are in a civil union, domestic partnership, registered reciprocal beneficiary relationship, or other relationship recognized by the State in which you currently reside or where the property is located.

Civil Union      Domestic Partnership      Registered Reciprocal Beneficiary Relationship      Other (*explain*) \_\_\_\_\_

State: \_\_\_\_\_

**Borrower Name:** \_\_\_\_\_

# Uniform Residential Loan Application — Lender Loan Information

This section is completed by your Lender.

## L1. Property and Loan Information

### Community Property State

- ☐ At least one borrower lives in a community property state.  
☐ The property is in a community property state.

### Transaction Detail

Conversion of Contract for Deed or Land Contract  
 Renovation  
 Construction-Conversion/Construction-to-Permanent  
☐ Single-Closing ☐ Two-Closing  
 Construction/Improvement Costs \$ \_\_\_\_\_  
 Lot Acquired Date \_\_\_\_ / \_\_\_\_ (mm/yyyy)  
 Original Cost of Lot \$ \_\_\_\_\_

### Refinance Type

- ☐ No Cash Out  
☐ Limited Cash Out  
☐ Cash Out

### Refinance Program

- ☐ Full Documentation  
☐ Interest Rate Reduction  
☐ Streamlined without Appraisal  
☐ Other \_\_\_\_\_

### Energy Improvement

- ☐ Mortgage loan will finance energy-related improvements.  
☐ Property is currently subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid for through property taxes (e.g., the Property Assessed Clean Energy program).

### Project Type

- ☐ Condominium ☐ Cooperative ☐ Planned Unit Development (PUD) ☐ Property is not located in a project

## L2. Title Information

Title to the Property **Will** be Held in What Name(s):

**For Refinance:** Title to the Property is **Currently** Held in What Name(s):

### Estate Will be Held in

- ☐ Fee Simple  
☐ Leasehold: Expiration Date \_\_\_\_ / \_\_\_\_ (mm/yyyy)

### Manner in Which Title Will be Held

- ☐ Sole Ownership ☐ Joint Tenancy with Right of Survivorship  
☐ Life Estate ☐ Tenancy by the Entirety  
☐ Tenancy in Common ☐ Other

### Trust Information

- ☐ Title Will be Held by an *Inter Vivos* (Living) Trust  
☐ Title Will be Held by a Land Trust

### Indian Country Land Tenure

- ☐ Fee Simple (On a Reservation)  
☐ Individual Trust Land (Allotted/Restricted)  
☐ Tribal Trust Land (On a Reservation)  
☐ Tribal Trust Land (Off Reservation)  
☐ Alaska Native Corporation Land

## L3. Mortgage Loan Information

### Mortgage Type Applied For

- ☐ Conventional ☐ USDA-RD  
☐ FHA ☐ VA ☐ Other: \_\_\_\_\_

### Terms of Loan

Note Rate \_\_\_\_\_ %  
 Loan Term \_\_\_\_\_ (months)

### Mortgage Lien Type

- ☐ First Lien  
☐ Subordinate Lien

### Amortization Type

- ☐ Fixed Rate ☐ Other (explain): \_\_\_\_\_  
☐ Adjustable Rate

#### If Adjustable Rate:

Initial Period Prior to First Adjustment \_\_\_\_\_ (months)  
 Subsequent Adjustment Period \_\_\_\_\_ (months)

### Loan Features

- ☐ Balloon / Balloon Term \_\_\_\_\_ (months)  
☐ Interest Only / Interest Only Term \_\_\_\_\_ (months)  
☐ Negative Amortization  
☐ Prepayment Penalty / Prepayment Penalty Term \_\_\_\_\_ (months)  
☐ Temporary Interest Rate Buydown / Initial Buydown Rate \_\_\_\_\_ %  
☐ Other (explain): \_\_\_\_\_

### Proposed Monthly Payment for Property

|  |                 |
|--|-----------------|
| First Mortgage (P & I)                       | \$ _____        |
| Subordinate Lien(s) (P & I)                  | \$ _____        |
| Homeowner's Insurance                        | \$ _____        |
| Supplemental Property Insurance              | \$ _____        |
| Property Taxes                               | \$ _____        |
| Mortgage Insurance                           | \$ _____        |
| Association/Project Dues (Condo, Co-Op, PUD) | \$ _____        |
| Other  | \$ _____        |
| <b>TOTAL</b>                                 | <b>\$ _____</b> |

**Borrower Name(s):** \_\_\_\_\_

**L4. Qualifying the Borrower – Minimum Required Funds or Cash Back****DUE FROM BORROWER(S)**

|  |           |
|--|-----------|
| <b>A.</b> Sales Contract Price   | \$        |
| <b>B.</b> Improvements, Renovations, and Repairs   | \$        |
| <b>C.</b> Land (if acquired separately)  | \$        |
| <b>D.</b> For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction<br>(See Table 3a. Property You Own) | \$        |
| <b>E.</b> Credit Cards and Other Debts Paid Off (See Table 2c. Liabilities — Credit Cards, Other Debts, and Leases that You Owe)         | \$        |
| <b>F.</b> Borrower Closing Costs (including Prepaid and Initial Escrow Payments)   | \$        |
| <b>G.</b> Discount Points  | \$        |
| <b>H. TOTAL DUE FROM BORROWER(s) (Total of A thru G)</b>   | <b>\$</b> |

**TOTAL MORTGAGE LOANS**

|  |           |
|--|-----------|
| <b>I.</b> Loan Amount<br>Loan Amount Excluding Financed Mortgage Insurance (or Mortgage Insurance Equivalent) \$ _____<br>Financed Mortgage Insurance (or Mortgage Insurance Equivalent) Amount \$ _____ | \$        |
| <b>J.</b> Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing<br>(See Table 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing)                    | \$        |
| <b>K. TOTAL MORTGAGE LOANS (Total of I and J)</b>  | <b>\$</b> |

**TOTAL CREDITS**

|  |           |
|--|-----------|
| <b>L.</b> Seller Credits                   | \$        |
| <b>M.</b> Other Credits                    | \$        |
| <b>N. TOTAL CREDITS (Total of L and M)</b> | <b>\$</b> |

**CALCULATION**

|   |      |
|---|------|
| TOTAL DUE FROM BORROWER(s) (Line H)   | \$   |
| LESS TOTAL MORTGAGE LOANS (Line K) AND TOTAL CREDITS (Line N)   | – \$ |
| <b>Cash From/To the Borrower (Line H minus Line K and Line N)</b><br><b>NOTE: This amount does not include reserves or other funds that may be required by the Lender to be verified.</b> | \$   |

**L5. Homeownership Education and Housing Counseling**

Housing counseling and homeownership education programs are offered by independent third parties to help the Borrower understand the rights and responsibilities of homeownership. A list of HUD-approved housing counseling agencies can be found at: [www.hud.gov](http://www.hud.gov) or [www.consumerfinance.gov](http://www.consumerfinance.gov).

**Has the Borrower(s) completed homeownership education (group or web-based classes) within the last 12 months?** ☐ NO ☐ YES

**If YES:** (1) **What format was it in:** (Check the most recent) ☐ Attended Workshop in Person ☐ Completed Web-Based Workshop

(2) **Who provided it:**

If a HUD-approved agency, provide Housing Counseling Agency ID # \_\_\_\_\_

If not a HUD-approved agency, or unsure of HUD approval,  
provide name of Housing Counseling Agency \_\_\_\_\_

(3) **Date of Completion** \_\_\_\_ / \_\_\_\_ mm/yyyy **Borrower Name** \_\_\_\_\_

**Has the Borrower(s) completed housing counseling (customized counselor-to-client services) within the last 12 months?** ☐ NO ☐ YES

**If YES:** (1) **What format was it in:** (Check the most recent) ☐ Face-to-Face ☐ Telephone ☐ Internet

(2) **Who provided it:**

If a HUD-approved agency, provide Housing Counseling Agency ID # \_\_\_\_\_

If not a HUD-approved agency, or unsure of HUD approval,  
provide name of Housing Counseling Agency \_\_\_\_\_

(3) **Date of Completion** \_\_\_\_ / \_\_\_\_ mm/yyyy **Borrower Name** \_\_\_\_\_

**Borrower Name(s):** \_\_\_\_\_