

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): _____ <input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service	Agency Case Number _____	Lender Case Number _____
Amount \$ _____	Interest Rate % _____	No. of Months _____
Amortization Type: <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): _____ <input type="checkbox"/> 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 <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): _____ <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent		Property will be: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> 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) \$ _____		
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: <input type="checkbox"/> Fee Simple <input type="checkbox"/> 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) _____
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) <input type="checkbox"/> Separated Dependents (not listed by Co-Borrower) no. _____	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated Dependents (not listed by Borrower) no. _____
Present Address (street, city, state, ZIP) _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____	Present Address (street, city, state, ZIP) _____ <input type="checkbox"/> Own <input type="checkbox"/> 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) _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____	Former Address (street, city, state, ZIP) _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____

IV. EMPLOYMENT INFORMATION

Borrower	Co-Borrower
Name & Address of Employer _____ <input type="checkbox"/> Self Employed	Name & Address of Employer _____ <input type="checkbox"/> Self Employed
Yrs. on this job _____	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 _____	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	Name & Address of Employer _____ <input type="checkbox"/> Self Employed
Dates (from - to) _____	Dates (from - to) _____
Monthly Income \$ _____	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	Name & Address of Employer _____ <input type="checkbox"/> Self Employed
Dates (from - to) _____	Dates (from - to) _____
Monthly Income \$ _____	Monthly Income \$ _____
Position/Title/Type of Business _____	Position/Title/Type of Business _____
Business Phone (incl. area code) _____	Business Phone (incl. area code) _____

