

## 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) \_\_\_\_\_

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

**Social Security Number** \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_  
(or Individual Taxpayer Identification Number)

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

\_\_\_\_/\_\_\_\_/\_\_\_\_

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

- 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  Own  Rent (\$ \_\_\_\_\_/month)  No primary housing expense

**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  Own  Rent (\$ \_\_\_\_\_/month)  No primary housing expense

**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

### 1b. Current Employment/Self Employment and Income

**Does not apply**

**Employer or Business Name** \_\_\_\_\_ Phone (\_\_\_\_) \_\_\_\_ - \_\_\_\_\_

Address \_\_\_\_\_

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

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

**1d. Previous Employment/Self-Employment and Income ONLY IF your Current Employment is LESS than 2 years.**

Does not apply

<b>Employer or Business Name</b> _____ Address _____ City _____ State _____ Zip _____ <b>Position or Title</b> _____ <b>Start Date</b> ____/____/____ (mm/yyyy) <b>End Date</b> ____/____/____ (mm/yyyy)	<input type="checkbox"/> <b>Check if you were the Business Owner or Self-Employed</b>	<b>Previous Gross Monthly Income</b> \$ _____
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**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      | • Mortgage Differential | • Royalty Payments     | • Unemployment Benefits |
| • Automobile Allowance | • Disability           | • Notes Receivable            | • Payments              | • Separate Maintenance | • VA Compensation       |
| • Boarder Income       | • Foster Care          | • Public Assistance           | • Retirement            | • Social Security      | • Other                 |
| • Capital Gains        | • Housing or Parsonage | • Mortgage Credit Certificate | (e.g., Pension, IRA)    | • 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
	\$
	\$
	\$
	\$
<b>Provide TOTAL Amount Here</b>	<b>\$</b>

**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 account 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
			\$
			\$
			\$
			\$
			\$
<b>Provide TOTAL Amount Here</b>			<b>\$</b>

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

**2b. Other Assets You Have**

Does not apply

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

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

Asset Type – use list above	Cash or Market Value
	\$
	\$
	\$
<b>Provide TOTAL Amount Here</b>	<b>\$</b>

**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

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

**2d. Other Liabilities and Expenses**

Does not apply

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

- Alimony
- Child Support
- Separate Maintenance
- Job Related Expenses
- Other

	Monthly Payment
	\$
	\$
	\$

**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. Not Included in Mortgage Payment	For Investment Property Only	
			Monthly Rental Income	For LENDER to Calculate: Net Monthly Rental Income
\$		\$	\$	\$

**Mortgage Loans on this Property**  Does not apply

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

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

**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. Not Included in Mortgage Payment	For Investment Property Only	
			Monthly Rental Income	For LENDER to Calculate: Net Monthly Rental Income
\$ _____		\$ _____	\$ _____	\$ _____

**Mortgage Loans on this Property**  Does not apply

Creditor Name	Account Number	Monthly Mortgage Payment	Unpaid Balance	To be paid off at or before closing	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit (if applicable)
		\$ _____	\$ _____	<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 \_\_\_\_\_**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/ Amount to be Drawn	Credit Limit (if applicable)
	<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	\$ _____
<b>For LENDER to Calculate:</b> 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
- Unmarried Partner
- Employer
- Religious Nonprofit
- Community Nonprofit
- Federal Agency
- State Agency
- Local Agency
- Other

Asset Type (Cash Gift, Gift of Equity, Grant)	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	\$ _____

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

**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**

<p><b>A.</b> Will you occupy the property as your primary residence?          If YES, have you had an ownership interest in another property in the last three years?          If YES, complete (1) and (2) below:          (1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)?          (2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)</p>	<p><input type="radio"/> NO <input type="radio"/> YES  <input type="radio"/> NO <input type="radio"/> YES          _____          _____</p>
<p><b>B.</b> If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p><b>C.</b> 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?          If YES, what is the amount of this money?</p>	<p><input type="radio"/> NO <input type="radio"/> YES          \$ _____</p>
<p><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?          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?</p>	<p><input type="radio"/> NO <input type="radio"/> YES  <input type="radio"/> NO <input type="radio"/> YES</p>
<p><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 (e.g., the Property Assessed Clean Energy Program)?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>

**5b. About Your Finances**

<p><b>F.</b> Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p><b>G.</b> Are there any outstanding judgments against you?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p><b>H.</b> Are you currently delinquent or in default on a federal debt?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p><b>I.</b> Are you a party to a lawsuit in which you potentially have any personal financial liability?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p><b>J.</b> Have you conveyed title to any property in lieu of foreclosure in the past 7 years?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p><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?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p><b>L.</b> Have you had property foreclosed upon in the last 7 years?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p><b>M.</b> Have you declared bankruptcy within the past 7 years?          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</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>

**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, 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, 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. **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.

**Instructions:** You may select one or more "Hispanic or Latino" origins and one or more designations for "Race." If you do not wish to provide some or all of this information, select the applicable check box.

#### Ethnicity

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

*Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.*

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

#### Sex

- Female  
 Male  
 I do not wish to provide this information

#### Race

- American Indian or Alaska Native – *Enter name of enrolled or principal tribe:* \_\_\_\_\_  
 Asian  
 Asian Indian    Chinese    Filipino  
 Japanese    Korean    Vietnamese  
 Other Asian – *Enter race:* \_\_\_\_\_  
*Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.*

- Black or African American  
 Native Hawaiian or Other Pacific Islander  
 Native Hawaiian    Guamanian or Chamorro    Samoan  
 Other Pacific Islander – *Enter race:* \_\_\_\_\_

*Examples: Fijian, Tongan, etc.*

- 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:** \_\_\_\_\_