

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

Amount \$ \_\_\_\_\_ Interest Rate % \_\_\_\_\_ Amortization Type:  Fixed Rate  Other (explain): \_\_\_\_\_  
 ARM (type): \_\_\_\_\_ No. of Months \_\_\_\_\_ GPM \_\_\_\_\_

**II. PROPERTY INFORMATION AND PURPOSE OF LOAN**

Subject Property Address (street, city, state & ZIP) \_\_\_\_\_ No. of Units \_\_\_\_\_  
 Year Built \_\_\_\_\_

Legal Description of Subject Property (attach description if necessary) \_\_\_\_\_

Purpose of Loan:  Purchase  Construction  Other (explain): \_\_\_\_\_ Property will be:  Primary Residence  Secondary Residence  Investment

Complete this line if construction or construction-permanent loan.  
 Year Lot Acquired \_\_\_\_\_ Original Cost \$ \_\_\_\_\_ (a) Present Value of Lot \$ \_\_\_\_\_ Total (a + b) \$ \_\_\_\_\_  
 Amount Existing Liens \$ \_\_\_\_\_ Purpose of Refinance:  Describe Improvements  made  to be made

Complete this line if this is a refinance loan.  
 Year Acquired \_\_\_\_\_ Original Cost \$ \_\_\_\_\_ Amount Existing Liens \$ \_\_\_\_\_ Purpose of Refinance:  Describe Improvements  made  to be made

Title will be held in what Name(s) \_\_\_\_\_ Manner in which Title will be held:  Fee Simple  Leasehold (show expiration date)

Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain) \_\_\_\_\_

**III. BORROWER INFORMATION**

Borrower \_\_\_\_\_ Co-Borrower \_\_\_\_\_  
 Borrower's Name (include Jr. or Sr. if applicable) \_\_\_\_\_ Co-Borrower's Name (include Jr. or Sr. if applicable) \_\_\_\_\_

Social Security Number \_\_\_\_\_ Home Phone (incl. area code) \_\_\_\_\_ Home Phone (incl. area code) \_\_\_\_\_ DOB (mm/dd/yyyy) \_\_\_\_\_ Yrs. School \_\_\_\_\_ Yrs. School \_\_\_\_\_  
 Married  Unmarried (include single, divorced, widowed)  Married  Unmarried (include single, divorced, widowed)  Separated  Separated  Dependents (not listed by Co-Borrower) no. \_\_\_\_\_ Dependents (not listed by Borrower) no. \_\_\_\_\_  
 Present Address (street, city, state, ZIP) \_\_\_\_\_ Own  Rent  Present Address (street, city, state, ZIP) \_\_\_\_\_ Own  Rent  No. Yrs. \_\_\_\_\_ No. Yrs. \_\_\_\_\_

Mailing Address, if different from Present Address \_\_\_\_\_ Mailing Address, if different from Present Address \_\_\_\_\_

If residing at present address for less than two years, complete the following:  
 Former Address (street, city, state, ZIP) \_\_\_\_\_ Own  Rent  No. Yrs. \_\_\_\_\_ No. Yrs. \_\_\_\_\_  
 Former Address (street, city, state, ZIP) \_\_\_\_\_ Own  Rent  No. Yrs. \_\_\_\_\_ No. Yrs. \_\_\_\_\_

**IV. EMPLOYMENT INFORMATION**

Borrower \_\_\_\_\_ Co-Borrower \_\_\_\_\_  
 Name & Address of Employer \_\_\_\_\_ Name & Address of Employer \_\_\_\_\_  
 Self Employed  Self Employed  Self Employed  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 \_\_\_\_\_ Name & Address of Employer \_\_\_\_\_  
 Self Employed  Self Employed  Self Employed  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 \_\_\_\_\_ Name & Address of Employer \_\_\_\_\_  
 Self Employed  Self Employed  Self Employed  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) \$ \_\_\_\_\_

**V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION**

Borrower	Co-Borrower	Total	Combined Monthly Housing Expenses	Present	Proposed
Gross Monthly Income					
Base Empl. Income*	\$	\$	Rent	\$	\$
Overtime			First Mortgage (P&I)		
Bonuses			Other Financing (P&I)		
Commissions			Hazard Insurance		
Dividends/Interest			Real Estate Taxes		
Net Rental Income			Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)			Homeowner Assn. Dues		
Other:			Other:		
<b>Total</b>	\$	\$	<b>Total</b>	\$	\$

\* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C	Monthly Amount
	\$
	\$

**VI. ASSETS AND LIABILITIES**

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

**LIABILITIES and Pledged Assets.** List the creditor's name, address, and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary, indicate by (\*) those liabilities, which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.

Completed  Jointly  Not Jointly

ASSETS	Cash or Market Value	LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Description		Name and address of Company	\$ Payment/Months	\$
Cash deposit toward purchase held by:	\$	Acct. no.		
List checking and savings accounts below		Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union	\$	Acct. no.		
Acct. no.		Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union	\$	Acct. no.		
Acct. no.		Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union	\$	Acct. no.		
Acct. no.		Name and address of Company	\$ Payment/Months	\$
Stocks & Bonds (Company name/number & description)	\$	Name and address of Company	\$ Payment/Months	\$
Life insurance net cash value	\$	Acct. no.		
Face amount: \$		Name and address of Company	\$ Payment/Months	\$
Subtotal Liquid Assets	\$	Acct. no.		
Real estate owned (enter market value from schedule of real estate owned)	\$	Name and address of Company	\$ Payment/Months	\$
Vested interest in retirement fund	\$	Acct. no.		
Net worth of business(es) owned (attach financial statement)	\$	Name and address of Company	\$ Payment/Months	\$
Automobiles owned (make and year)	\$	Acct. no.		
Other Assets (itemize)	\$	Acct. no.		
		Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
		Job-Related Expense (child care, union dues, etc.)	\$	
<b>Total Assets a.</b>	\$	<b>Total Monthly Payments</b>	\$	
		<b>Net Worth (a minus b)</b>	\$	
		<b>Total Liabilities b.</b>	\$	

Initials:



**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:

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	

Initials: \_\_\_\_\_