## **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
<b>Alternate Names</b> – List any names by which you are known or any nar under which credit was previously received (First, Middle, Last, Suffix)	nes Date of Birth (mm/dd/yyyy) OU.S. Citizen (mm/dd/yyyy) OPermanent Resident Alien Non-Permanent Resident Alien
Type of Credit O I am applying for individual credit. O I am applying for joint credit. Total Number of Borrowers: Each Borrower intends to apply for joint credit. Your initials:	<b>List Name(s) of Other Borrower(s) Applying for this Loan</b> (First, Middle, Last, Suffix) – Use a separator between names
Marital Status       Dependents (not listed by another Borrow         O       Married       Number         O       Separated       Ages         O       Unmarried       (Single, Divorced, Widowed, Civil Union, Domestic Partnership, Regiss Reciprocal Beneficiary Relationship)	Home Phone ()         Cell Phone ()         Work Phone ()
Current Address Street City	State ZIP Country
How Long at Current Address? Years Months Housing (	
If at Current Address for LESS than 2 years, list Former Address         Street	Unit # StateZIPCountry
Mailing Address – if different from Current Address       Does not ap         Street	Unit #
1b. Current Employment/Self-Employment and Income	] Does not apply
Employer or Business Name	Phone ( ) _ Gross Monthly Income
Street	Unit # Base \$/month
City State ZI	
Start Date / / (mm/dd/yyyy)	Bonus    /month       eck if this statement applies:     Commission \$/month       I am employed by a family member,     Military       property seller, real estate agent, or other     Military       party to the transaction.     /month
Check if you are the Business O I have an ownership share of I Owner or Self-Employed I have an ownership share of 2	ess than 25%. Monthly Income (or Loss)

1c. IF APPLICABLE, Complete Information for Additiona	l Employment/S	Self-Employment and Incom	ne 🗌 Doo	es not a	ipply
Employer or Business Name	ŀ	Phone ( ) –	Gross Mor	thly In	come
Street		Unit #	Base	\$	/month
City State	ZIP	Country	Overtime	\$	/month
			Bonus	\$	/month
Position or Title		s statement applies:	Commission	۱\$	/month
Start Date / (mm/dd/yyyy)		loyed by a family member, seller, real estate agent, or other	Military		
How long in this line of work? Years Months	party to t	he transaction.	Entitlement	s \$	/month
Check if you are the Business OI have an ownership s		25% Monthly Income (or I	Other	\$	/month
Owner or Self-Employed O I have an ownership s		•	TOTAL \$		0.00/month

1d. IF APPL	CABLE,	Complet	Does not apply				
Provide at le	ast 2 ye	ars of cur	rent and previous	s employm	ent and income	•	
Employer or	Busines	s Name					Previous Gross Monthly
Street						Unit #	Income \$/month
City				State	ZIP	Country	_
Position or T	itle						
Start Date	/	/	(mm/dd/yyyy)			you were the Business or Self-Employed	
End Date	/	/	(mm/dd/yyyy)		Owner o	σισειι-επιριογέα	

1e. Income from Oth	er Sources	Does not apply				
Include income from c • Alimony • Automobile Allowance • Boarder Income • Capital Gains	other sources bel • Child Support • Disability • Foster Care • Housing or Pars	low. Under Income Source, choose fi Interest and Dividends Mortgage Credit Certificate Mortgage Differential Payments	• Notes Receivable • Public Assistance • Retirement (e.g., Pension, IRA)	ed here: • Royalty Payments • Separate Mainten • Social Security • Trust		Unemployment Benefits     VA Compensation     Other
<b>NOTE:</b> Reveal alimony, of for this loan.	child support, sepa	rrate maintenance, or other income ONL	Y IF you want it consid	lered in determining	your qua	alification
Income Source – use lis	st above				Month	ly Income
					\$	
					\$	
					\$	
			Provide TO	TAL Amount Here	\$	0.00

# 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 Ac	counts, Retire	ement, and Oth	er Accounts You Have					
Include all accounts k • Checking • Savings • Money Market		ate of Deposit	choose from the types • Stock Options • Bonds • Retirement (e.g., 40		• Bridge Loan Pro • Individual Devel Account	opment • Cas		t Life Insurance ransaction)
Account Type – use lis	t above	Financial Ir	stitution	Acce	ount Number		Cash or	Market Value
							\$	
							\$	
							\$	
							\$	
							\$	
		I			Provide TOTA	L Amount Here	\$	0.00
Assets • Proceeds from Real Esta Property to be sold on o before closing Accet or Credit Type	• Secured	ls from Sale of al Estate Asset I Borrowed Funds	Unsecured Borrowe     Other	d Funds	Credits • Earnest Money • Employer Assist • Lot Equity	Relocation     Rent Credit	1	Sweat Equity     Trade Equity
Asset or Credit Type	– use list above							r Market Value
							\$	
							\$	
							\$	
							\$	
					Provide TOT	AL Amount Here	Ş	0.00
<b>2c. Liabilities – Cred</b> <b>List all liabilities belo</b> • Revolving <i>(e.g., credit ca</i>	w (except rea	l estate) and in	clude deferred payme	nts. Und		, choose from the thly) • Lease (not i	••	
Account Type –	C		Account Number		Inneid Delence	To be paid off at	Manth	lu Daumant
use list above	Compan	y Name	Account Number		Jnpaid Balance	or before closing	\$	ly Payment
				4			\$	
				4			\$	
				\$			\$	
				4	5		\$	

2d. Other Liabilities and Expenses

Does not apply

Include all other liabilities and expenses below. Choose from the types listed here:							
<ul> <li>Alimony</li> </ul>	<ul> <li>Child Support</li> </ul>	<ul> <li>Separate Maintenance</li> </ul>	<ul> <li>Job Related Expenses</li> </ul>	• Other		Monthly Payment	
						\$	
						\$	
						\$	

# Section 3: Financial Information — Real Estate. This section asks you to list all properties you currently own

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

and what you owe on them. 🛛 I do not own any real estate

Address	Street								Unit	#
	City					State	e ZIP		Countr	у
		Status: Sold,	Intended Occ			y Insurance, Taxes,	For 2-4 Unit F	Primai	ry or Investr	nent Property
Property Value or Retained		Investment, Primary Residence, Second Home, Other		if not inc	<b>tion Dues, etc.</b> luded in Monthly re Payment	Monthly Rental Income		For LENDER to calculate: Net Monthly Rental Income		
\$					\$		\$		\$	
Mortgage	Loans o	on this Property	Does not	apply						
Creditor N	lame	Accour	ıt Number	Month Mortga Payme	age	Unpaid Balance	To be paid off at or before closing	Conv	<b>e:</b> FHA, VA, /entional, A-RD, Other	<b>Credit Limit</b> (if applicable)
				\$		\$				\$
				\$		\$				\$

#### 3b. IF APPLICABLE, Complete Information for Additional Property

Street Address Unit # City ZIP State Country Intended Occupancy: Monthly Insurance, Taxes, For 2-4 Unit Primary or Investment Property Status: Sold, Investment, Primary Association Dues, etc. Pending Sale, **Monthly Rental** For LENDER to calculate: Residence, Second if not included in Monthly **Property Value** or Retained Income Net Monthly Rental Income Home, Other Mortgage Payment \$ \$ \$ \$

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	<b>Type:</b> FHA, VA, Conventional, USDA-RD, Other	
		\$	\$			\$
		\$	\$			\$

2 C IE ADDI ICARI E Com	plete Information for Additional Property
SCI IF AFFLICADLE, COIII	piece information for Additional Froperty

Does not apply

Does not apply

Address	Street									Unit	#
	City						Stat	e ZIP		Countr	у
		Status	s: Sold,	Intended Occ			y Insurance, Taxes	, For 2-4 Unit F	Primar	y or Investr	nent Property
Property \	/alue		ng Sale,	· · ·	restment, Primary sidence, Second me, Other Mortgage Payment		luded in Monthly	Monthly Rental Income		For LENDER to calculat Net Monthly Rental Inco	
\$						\$		\$		\$	
Mortgage	Loans o	on this P	Property	Does not	apply			·			
Creditor N	lame		Account	t Number	Month Mortga Payme	age	Unpaid Balance	To be paid off at or before closing	Conv	<b>::</b> FHA, VA, ventional, A-RD, Other	<b>Credit Limit</b> (if applicable)
					\$		\$				\$
					\$		\$				\$

# 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 Pro	perty Information							
Loan Amount \$		Loan Purpose	O Purchas	e 🔿 Refinance	() Ot	her (specify)		
Property Address	Street						Unit #	
	City			State	ZIP		County	
	Number of Units	Property Valu	ue \$					
Occupancy	O Primary Residence	O Second Ho	me O	Investment Prope	rty	FHA Second	lary Reside	nce 🗌
-	erty. If you will occupy the ss? (e.g., daycare facility, m			e within the prope	rty to op	erate	C	) NO () YES
2. Manufactured H	<b>lome.</b> Is the property a ma	anufactured home?	(e.g., a factory	built dwelling built	on a peri	manent chassi	s) C	NO O YES

4b. Other New Mortgage Loans on the Property You are Buying or Refinancing										
Creditor Name	Lien Type	Monthly Payment	Loan Amount/ Amount to be Drawn	<b>Credit Limit</b> (if applicable)						
	O First Lien O Subordinate Lien	\$	\$	\$						
	O First Lien O 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 a	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						
Include all gifts and g	rants below. Under So	ource, choose from the so	ources liste	d here:		
Community Nonprofit     Employer	<ul> <li>Federal Agency</li> <li>Local Agency</li> </ul>	<ul> <li>Relative</li> <li>Religious Nonprofit</li> </ul>	• State A • Unmar	gency ried Partner	• Lender • Other	
Asset Type: Cash Gift,	Gift of Equity, Grant	Deposited/Not Depos	sited	Source – use l	ist above	Cash or Market Value
		O Deposited O Not D	Deposited			\$
		O Deposited O Not D	Deposited			\$

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

5	a. About this Property and Your Money for this Loan	
Α.	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:	O NO O YES O NO O YES
	<ul> <li>(1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)?</li> <li>(2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?</li> </ul>	
в.	If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?	
с.	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? If YES, what is the amount of this money?	O NO O YES \$
D.	<ol> <li>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?</li> </ol>	
	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?	O NO O 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)?	

### 5b. About Your Finances

F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?	
G. Are there any outstanding judgments against you?	
H. Are you currently delinquent or in default on a Federal debt?	
I. Are you a party to a lawsuit in which you potentially have any personal financial liability?	
J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?	
<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?	
L. Have you had property foreclosed upon in the last 7 years?	O NO O YES
<ul> <li>M. Have you declared bankruptcy within the past 7 years?</li> <li>If YES, identify the type(s) of bankruptcy: Chapter 7 Chapter 11 Chapter 12 Chapter 13</li> </ul>	O NO O YES

# Section 6: Acknowledgments and Agreements. This section tells you about your legal obligations when

you sign this application.

#### Acknowledgments and Agreements

#### **Definitions:**

- "Lender" includes the Lender's agents, service providers, and any of their successors and assigns.
- "Other Loan Participants" includes (i) any actual or potential owners of a loan resulting from this application (the "Loan"), (ii) acquirers of any beneficial or other interest in the Loan, (iii) any mortgage insurer, (iv) any guarantor, (v) any servicer of the Loan, and (vi) any of these parties' service providers, successors or assigns.

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

#### (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, 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) Authorization for Use and Sharing of Information

By signing below, in addition to the representations and agreements made above, I expressly authorize the Lender and Other Loan Participants to obtain, use, and share with each other (i) the loan application and related loan information and documentation, (ii) a consumer credit report on me, and (iii) my tax return information, as necessary to perform the actions listed below, for so long as they have an interest in my loan or its servicing:

- (a) process and underwrite my loan;
- (b) verify any data contained in my consumer credit report, my loan application and other information supporting my loan application;
- (c) inform credit and investment decisions by the Lender and Other Loan Participants;
- (d) perform audit, quality control, and legal compliance analysis and reviews;
- (e) perform analysis and modeling for risk assessments;
- (f) monitor the account for this loan for potential delinquencies and determine any assistance that may be available to me; and
- (g) other actions permissible under applicable law.

Borrower Signature	_Date ( <i>mm/dd/yyyy</i> )	_/	/
Additional Borrower Signature	_Date ( <i>mm/dd/yyyy</i> )	/	/

### Section 7: Military Service. This section asks questions about your (or your deceased spouse's) military service.

Military Service of Borrow	wer
Military Service – Did you (	or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? ONO YES
If YES, check all that apply:	<ul> <li>Currently serving on active duty with projected expiration date of service/tour// (mm/dd/yyyy)</li> <li>Currently retired, discharged, or separated from service</li> <li>Only period of service was as a non-activated member of the Reserve or National Guard</li> <li>Surviving spouse</li> </ul>

## Section 8: 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	Race: Check one or more				
Hispanic or Latino	American Indian or Alaska Native – Print name of enrolled				
🔲 Mexican 🛛 🔲 Puerto Rican 🔄 Cuban	or principal tribe :				
Other Hispanic or Latino – Print origin:	Asian				
	🗖 Asian Indian 🔄 Chinese 🔄 Filipino				
For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.	☐ Japanese ☐ Korean ☐ Vietnamese ☐ Other Asian – Print race:				
□ Not Hispanic or Latino	For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on				
	🗖 Black or African American				
I do not wish to provide this information	Native Hawaiian or Other Pacific Islander				
_	🗖 Native Hawaiian 🛛 🗌 Guamanian or Chamorro 🛛 🗋 Samoan				
Sex	Other Pacific Islander – Print race:				
Female					
Male	For example: Fijian, Tongan, and so on.				
I do not wish to provide this information	☐ White				
	☐ I do not wish to provide this information				
To Be Completed by Financial Institution (for application taken i	n person):				
Was the ethnicity of the Borrower collected on the basis of visual obs Was the sex of the Borrower collected on the basis of visual observat Was the race of the Borrower collected on the basis of visual observa	on or surname? $O$ NO $O$ YES				

	-	-			
O Face-to-Face Interview (in	cludes Electronic M	edia w/ Video Compon	ent) 🔿 Telephone Interview	Fax or Mail	C Email or Internet

The Demographic Information was provided through:

# Section 9: Loan Originator Information. To be completed by your Loan Originator.

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 ( <i>mm/dd/yyyy</i> ) / /

# 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? ONO 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.

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

State:

## Uniform Residential Loan Application — Continuation Sheet

**Continuation Sheet** Use this continuation sheet if you need more space to complete the Uniform Residential Loan Application.

**Borrower Name** (*First, Middle, Last, Suffix* )

**Additional Information** 

Additional Borrower Name (First, Middle, Last, Suffix )

**Additional Information** 

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 federal law (18 U.S.C. §§ 1001 *et seq.*).

Borrower Signature	Date ( <i>mm/dd/yyyy</i> )	/	_/
Additional Borrower Signature	Date (mm/dd/yyyy)	_/	_/