

Whether you are purchasing a home or refinancing an existing mortgage, this might be one of the largest investments you'll ever make. So at Spencer, we go out of our way to make this as pleasant as possible for you. This Mortgage Application Package will provide us with the information we need to help you design your ideal mortgage program.

Please send your completed Mortgage Application Package to:

Spencer Savings Bank
Attention: Mortgage Department
River Drive Center 3
611 River Drive
Elmwood Park, NJ 07407

We thank you for the opportunity to serve you and look forward to doing business with you. One of our Mortgage Representatives will be in touch with you within three business days after we receive your Mortgage Application Package. If you have any questions, please call us at 1-800-363-8115.

Mortgage Inquiry Checklist

Thank you for selecting Spencer Savings Bank, SLA for your financing needs.

Within three (3) business days after application, we will mail you a package of documents which will include, a Cover Letter informing you of additional documents, fees payable, and the Loan Estimate (LE). These documents will be needed to underwrite your loan.

If after reviewing these documents you determine that you wish to proceed with your loan application, you will need to sign and date a copy of each of the enclosed documents that require a signature and return those documents to us along with a check for the Application Fee. The amount of the Application Fee will be listed on your Cover Letter. This check is to cover our application fee for the type of loan you are requesting. It includes charges that we must pay for an appraisal, flood certification, and our charge for processing and underwriting your loan. Also, for complex or unique properties the appraisal charges may result in a higher application fee.

As soon as we get the documents listed in the Cover Letter and the Application Fee, we will order your appraisal and prepare your file for underwriting. The documents listed below are examples of items that will be listed on your Cover Letter. We encourage you to begin assembling these documents immediately so you can return them with your signed disclosures.

- Consecutive pay stubs for the most recent 30 day period;
- Your most recent past two years W-2 Forms
- If you are self-employed, own rental properties or 25% of income is from bonus or commissions your most recent two years "SIGNED" Federal Tax Returns (all schedules & K-1's)
- Bank Statements for all assets listed on the application- Savings, Checking, CDs, 401K, Investments or Retirement Accounts most recent quarter (all pages);
- Mortgage Statements for all properties owned;
- Tax Bills and Insurance Policies for all properties owned, including Flood (if applicable);
- Monthly Maintenance Fee Statements for all condos/townhomes & PUDs owned (if applicable);
- Leases and Certificate of Inspection (Green Card) for all rental properties owned (if applicable);
- Divorce Decree, Property Settlement or Separation Agreement (if applicable);
- If any applicant is not a U.S. Citizen, provide copies of Alien Registration Card(s);
- Name, Address, E-Mail, Phone & Fax Number of your Attorney or Title Company representing you at closing;

Mortgage Inquiry Checklist

- Refinances:
 - Deed for the subject property;
 - Survey for the subject property (The survey must be no more than 10 years old and issued to you. If the survey is more than 10 years old or any changes have been made to the property a new survey may be required);
 - If you are requesting a Cash-Out Refinance, include a letter outlining your intended use of the cash out funds;
- Purchases:
 - Contract of Sale for the property you are purchasing including all amendments to the original contract;
 - Contract of Sale for any property you are selling including all amendments to the original contract;
 - Escrow Letter indicating the amount and date of deposit paid for the property you are purchasing;

PLEASE NOTE that neither this letter nor any of the documents included in this package constitute a commitment by us to make a loan to you. Before we can issue a loan commitment to you, we must first determine that you qualify for the loan. For us to make that determination we will need to obtain from you and review copies of each of the documents required on your Cover Letter.

You will have the option to Lock-In or Float the interest rate after the initial disclosures are sent. If you choose to Float, the rate will be locked in by Spencer Savings Bank, SLA 7 calendar days prior to the closing of the loan. Please contact your Loan Officer for information regarding our Lock-In Policy.

Once we receive all the required documents from you along with the appraisal, the file is given to the underwriter. If the underwriter approves the loan you will receive a Commitment Letter. You will need to sign and return the Commitment Letter within two weeks. If you have not locked in the interest rate, a Commitment Fee will be due at this time. This fee is refundable at closing.

Once the Commitment Letter has been issued, a copy will be sent to the Bank's Review Attorney and the Closing Agent. There is a \$325 Attorney Review Fee which is due at the time the Commitment is issued. The Attorney Review Fee is payable to the bank's attorney to review the title work and the legal package prepared by the Attorney or Title Company (Closing Agent). The Commitment Letter will have all the information you need to forward the check to the bank attorney. The Bank's Review Attorney, the Closing Agent and our Closer will work together to clear any title requirements. Once our attorney has issued a clear to close and all underwriting conditions have been met, you will be contacted to schedule your closing.

Your closing costs will include fees for the Closing Agent, charges for Title Work, Recording Fees and Odd Days Interest (estimated at 15 days for calculation purposes.) We require escrowed funds for the payment of your Real Estate Taxes. Prior to closing you would be required to provide proof of adequate Homeowners (Hazard) Insurance. If the subject property is in a flood zone or has an underground oil tank we will require Flood and/or Oil Tank Insurance.

Thank you for your interest in our mortgage programs. We look forward to working with you on your mortgage financing.

NJ First Mortgage Pre-Application Disclosure

Borrower Name	Property Street	
Co-Borrower Name	Property City	Property County
Other Borrower Name(s)	Property State	

The following fees are hereby disclosed prior to the acceptance of this application:

	Single Family	2-4 Family
Credit Report (due at application)	70.50	70.50
Credit Report (for each additional applicant)	70.50	70.50

The following fees will be billed and payable 3 days after delivery of application disclosures:

Appraisal	535.00 Complex Quote	700.00 Complex Quote
Application Fee	187.50	247.50
Flood Certification	11.50	11.50
Second Appraisal (as needed to fulfill requirements of secondary purchase of loans)	535.00 Complex Quote	700.00 Complex Quote
Other		

None of the above marked fees are refundable except as required by N.J.A.C. 3:1-16:3, which requires refunds if;

- (a) Spencer Savings Bank, SLA did not provide you with this written disclosure at time of acceptance of this application;
- (b) Spencer Savings Bank, SLA failed to issue a commitment or a justifiable credit denial, and Spencer Savings Bank, SLA realistic estimate of the time needed to do so has expired through no substantial fault of the borrower and the borrower has withdrawn his or her application as a result;
- (c) An application is denied, or a commitment is issued on terms and conditions substantially dissimilar to those for which the application was submitted and which are unacceptable to the borrower, for reasons (other than bona fide underwriting considerations) which Spencer Savings Bank, SLA knew or should have known at the time of application from the facts disclosed on the face of the application.

For the purposes of this paragraph, a commitment is issued on terms and conditions "substantially dissimilar" to those for which the application was submitted if the interest rate, discount points or commitment fee as set forth in the commitment is higher than the term of the loan as set forth in the commitment is different than, the corresponding terms of the loan for which the application was made.

- (d) In each of the instances described in (a) through (c) above, Spencer Savings Bank, SLA shall promptly refund to the borrower all funds paid to Spencer Savings Bank, SLA.

The estimated processing time from receipt of the above fee(s) and this application to commitment for the loan you are applying for is 30 calendar days.

You may contact the appropriate Mortgage Loan Officer to express written questions, comments or complaints, by writing to **Spencer's Mortgage Loan Processing Center, River Drive Center Three, 611 River Drive, Elmwood Park, New Jersey 07407.**

No later than 3 business days after Spencer Savings Bank, SLA is in receipt of your completed application, or before closing of the loan, whichever is earlier, Spencer Savings Bank, SLA shall provide you with a Loan Estimate as a dollar amount or range of each charge for a settlement service which the borrower is likely to incur.

I/we hereby acknowledge that I/we have read the above disclosures.

Expediting Authorization

In order to expedite your mortgage loan we may need to use the services of an overnight mail carrier. This expense, evidenced by a receipt for each package, will be charged to you if you sign this authorization. Otherwise, all documents shall be handled via normal postal delivery.

Authorized Signature: _____

Borrower Signature	Date
Co-Borrower Signature	Date
Mortgage Loan Officer Signature	Date

How Did You Hear About Spencer?

Thank you for choosing Spencer Savings Bank, SLA for your mortgage needs.

We are very interested in hearing how Spencer Savings Bank, SLA was referred to you. Please take a moment to complete this form, and return it with your mortgage application.

Thank you for your patronage and we hope to be of continued service to you.

Borrower(s) Name

Property Address

City

State

Zip

How Did You Hear About Spencer?

☐ INTERNET (Please include the specific name of the website, search engine or online source.)

☐ NEWSPAPER (Please include the name of newspaper.)

☐ PERSONAL REFERENCE (Please indicate the name of the person.)

☐ REALTOR (Please indicate the name of the realtor.)

☐ SPENCER REPRESENTATIVE/EMPLOYEE (Please indicate the name of the bank employee.)

☐ MAIL ADVERTISEMENT

☐ OTHER (Please Specify)

General Authorization

I/We have applied for credit and hereby authorize you to release to Spencer Savings Bank, SLA the requested information on the attached form concerning:

1. Employment history, dates, title, income, hours worked, etc.
2. Banking and savings account of record.
3. Mortgage loan rating (opening date, high credit, payment amount, loan balance, payment record).
4. Any information deemed necessary in connection with a consumer credit report for an application for credit.
5. Re-verification of information after closing for quality assurance needs.

The information is for the confidential use of the lender in determining my/our credit worthiness for a mortgage loan or to confirm information I/We have supplied. In addition, I/We are aware that the documentation supplied is subject to re-verification after the date of loan disbursement.

A photographic or FAX copy of this authorization may be deemed to be the equivalent of the original and may be used as a duplicate original. The original signed form is maintained in Spencer Savings Bank, SLA file.

Your prompt reply is appreciated.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your drivers license or other identifying documents.

Borrower 1	Social Security Number	Date

General Authorization

I/We have applied for credit and hereby authorize you to release to Spencer Savings Bank, SLA the requested information on the attached form concerning:

1. Employment history, dates, title, income, hours worked, etc.
2. Banking and savings account of record.
3. Mortgage loan rating (opening date, high credit, payment amount, loan balance, payment record).
4. Any information deemed necessary in connection with a consumer credit report for an application for credit.
5. Re-verification of information after closing for quality assurance needs.

The information is for the confidential use of the lender in determining my/our credit worthiness for a mortgage loan or to confirm information I/We have supplied. In addition, I/We are aware that the documentation supplied is subject to re-verification after the date of loan disbursement.

A photographic or FAX copy of this authorization may be deemed to be the equivalent of the original and may be used as a duplicate original. The original signed form is maintained in Spencer Savings Bank, SLA file.

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What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your drivers license or other identifying documents.

Borrower 2	Social Security Number	Date

Instructions for Completing the Uniform Residential Loan Application

Uniform Residential Loan Application

The Uniform Residential Loan Application (URLA) contains the following sections:

- Section 1. Borrower Information.** Collects your personal information, income and employment.
- Section 2. Financial Information – Assets and Liabilities.** Collects information about your financial assets, personal financial obligations and debts you owe.
- Section 3. Financial Information – Real Estate.** Collects information about property you own and the debts and expenses related to the property.
- Section 4. Loan and Property Information.** Collects information about the loan purpose and the property you are buying or refinancing.
- Section 5. Declarations.** Asks specific questions about the property, how the property will be financed, and your past financial history.
- Section 6. Acknowledgments and Agreements.** Informs you of your legal obligations related to the mortgage application and asks that you acknowledge certain information will be obtained, used, and shared.
- Section 7. Military Service.** Collects information about your (or your deceased spouse's) military service.
- Section 8. Demographic Information.** Requests information the Lender is required by law to ask you.
- Section 9. Loan Originator Information.** Provides you with information about the loan originator.

Uniform Residential Loan Application-Additional Borrower

The URLA – Additional Borrower contains the following sections:

- Section 1. Borrower Information.** Identical to section on the URLA.
- Section 2. Financial Information – Assets and Liabilities.** Contains only the following statement for the additional Borrower to complete: "My information for Section 2 is listed on the Uniform Residential Loan Application with (name of Borrower)." The name of the other borrower is entered here.
- Section 3. Financial Information – Real Estate.** Contains only the following statement for the additional Borrower to complete: "My information for Section 3 is listed on the Uniform Residential Loan Application with (name of Borrower)."
- Section 4. Loan and Property Information.** Contains only the following statement for the additional Borrower to complete: "My information for Section 4 is listed on the Uniform Residential Loan Application with (name of Borrower)."
- Section 5. Declarations.** Identical to section on the URLA.
- Section 6. Acknowledgments and Agreements.** Contains only the following statement for the additional Borrower to complete: "My signature for Section 6 is on the Uniform Residential Loan Application with (name of Borrower)."
- Section 7. Military Service.** Identical to section on the URLA.
- Section 8. Demographic Information.** Identical to section on the URLA.
- Section 9. Loan Originator Information.** Identical to section on the URLA.

Using the URLA and URLA-Additional Borrower Together

The URLA and the URLA – Additional Borrower are used together to collect information for two Borrowers who have joint assets, liabilities, and/or real estate information. The URLA and URLA-Additional Borrower can also be used for Borrowers who do not have joint information but wish to combine their information on the URLA for ease of use. The following are examples of how to use the URLA and URLA-Additional Borrower:

- **One Borrower:** Complete the URLA.
- **Two Borrowers with joint financial information:**
 - Complete the URLA plus the URLA-Additional Borrower. Report the assets, liabilities, and real estate for the additional Borrower on the URLA; OR

- Complete a separate URLA for each Borrower.
 - Report joint assets, liabilities, and real estate on only one URLA; you do not need to duplicate them on more than one URLA; **OR**
 - In cases where borrowers are not collaborating when completing the loan application, joint assets, liabilities, and real estate may be duplicated on each URLA
- **Two Borrowers with separate financial information**
 - Complete the URLA plus the URLA-Additional Borrower. Report the assets, liabilities, and real estate for the additional Borrower on the URLA; **OR**
 - Complete a separate URLA for each Borrower.
- **Three or more Borrowers** – Use any combination of URLA and URLA-Additional Borrower forms in accordance with the above examples.

Completing the URLA and URLA-Additional Borrower

The following tables will help you complete certain fields on the loan application. Instructions are grouped by URLA section, and not every field is described. Instructions for self-explanatory fields (for example, *Name*, *Date of Birth*, and *Contact Information*) are not included.

Section 1: Borrower Information

1a. Personal Information	
<input type="radio"/> I am applying for Individual Credit	Select if you are the only Borrower applying for the mortgage loan.
<input type="radio"/> I am applying for Joint Credit	Select if there are two or more Borrowers applying for the mortgage loan.
Total Number of Borrowers	Enter the number of Borrowers completing application(s) for this transaction (and signing the note if the loan is approved).
Dependents	Enter based on the definition of “Dependents” applicable for your loan (the definition may be different for FHA, VA, USDA-RD, and Conventional loans). If you are unsure, ask your Lender to clarify.
Current, Former, and Mailing Address	If the street address includes a unit number, enter it in the “Unit #” field. Enter the country or province for non-United States addresses.
<input type="radio"/> No Primary Housing Expense	<ul style="list-style-type: none"> ▪ Select if you are not obligated to pay rent OR you do not own the home where you live (for example, if you live with relatives and are under no obligation to pay monthly rent). ▪ Do not select if you own the home where you live and there are no mortgage liens or home equity loans on the property. Instead, select <input checked="" type="radio"/> Own.

1b. Current Employment/Self-Employment and Income	
<ul style="list-style-type: none"> ▪ Complete this section for each job, self-employment, or business you own from which you receive income and that you would like considered in qualifying for this loan. ▪ Select <input checked="" type="checkbox"/> Does not apply and skip to <i>Section 1d. Previous Employment/Self-Employment and Income</i> if you: do not have a job AND are not self-employed AND do not own a business. 	
Employer or Business Name	<ul style="list-style-type: none"> ▪ Enter the name of your employer, OR ▪ Enter the name of the business that you own, OR ▪ Enter your name if you are self-employed and do not operate under a business name.
Phone	<ul style="list-style-type: none"> ▪ Enter the main phone number of your employer. ▪ Do not enter your personal work phone number here because you reported it under <i>Contact Information</i> in <i>Section 1a</i>.

1b. Current Employment/Self-Employment and Income	
Gross Monthly Income Section	<ul style="list-style-type: none"> Enter all income you receive from this employer each month, filling in the applicable line items and <i>TOTAL</i>. Do not enter income here if you are self-employed or own a business; instead enter that income in <i>Monthly Income (or Loss)</i>.
Gross Monthly Income - Military Entitlements	<ul style="list-style-type: none"> Enter the sum of Military Entitlements you receive for Active, Reserve, or National Guard duty, excluding <i>Base</i> pay [for example, Basic Allowance for Subsistence (BAS), Basic Allowance for Housing (BAH), and other military entitlements shown on the Leave and Earnings Statement (LES)]. Enter Military Base pay in <i>Base</i>.
Gross Monthly Income – Other	<ul style="list-style-type: none"> Enter other monthly income you receive from this job that is not otherwise specified in the line items above. (The entry of <i>Other</i> income is not common.) Enter non-employment income in <i>Section 1e. Income from Other Sources</i>.
Business Owner or Self-Employed – Ownership Share	Select the percentage of the business you own.
Business Owner or Self-Employed – Monthly Income (or Loss)	<ul style="list-style-type: none"> Enter the amount of income (or loss) earned from self-employment or the business you own. Enter a loss as a negative number using the following format: “-2,000”. Your Lender may assist you in calculating this income.

1c. IF APPLICABLE, Complete Information for Additional Employment/Self Employment and Income
<ul style="list-style-type: none"> Complete this section only if you have income from more than one job, self-owned business, or self-employment. Repeat this section for each job, self-owned business, or self-employment that you would like considered by the Lender. Select <input checked="" type="checkbox"/> <i>Does not apply</i> and skip to <i>Section 1d. Previous Employment/Self-Employment and Income</i> if you do not have more than one job, self-owned business, or self-employment.

1d. Previous Employment/Self Employment and Income – Provide at least 2 years of current and previous employment and income.
<ul style="list-style-type: none"> Complete this section if you have received income from your current job(s) or self-employment(s) for less than two years. Describe any periods of unemployment (for example, you were a student or homemaker). Select <input checked="" type="checkbox"/> <i>Does not apply</i> and skip to <i>Section 1e. Income from Other Sources</i> if you have earned income from a job, self-employment, or self-owned business for the past 2 or more years, or if you did not have any previous jobs or self-employment.

1e. Income from Other Sources
<ul style="list-style-type: none"> Enter income you receive from sources other than your current employment or self-employment that you would like considered in qualifying for the loan. If the source of your income is not listed, ask your Lender for guidance. Select <input checked="" type="checkbox"/> <i>Does not apply</i> and skip to <i>Section 2a. Assets – Bank Accounts, Retirement, and Other Accounts You Have</i> if you do not receive income from any other sources.

Section 2: Financial Information – Assets and Liabilities

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

- Enter information about each of your asset accounts, including the current value of each account.
- If you have received a gift or grant, and you have deposited it in an account, include it in the *Cash or Market Value* amount for that account.
- Itemize each gift or grant (even if not yet deposited) in *Section 4d. Gifts or Grants You May Have Been Given or Will Receive for this Loan*.

2b. Other Assets and Credits You Have

Enter:

- Other assets not included in the accounts listed in *Section 2a* that you would like considered in qualifying for the loan. (Note that gifts are not entered in this section but in *Section 4d*.)
- Credits you will receive toward the property purchase.

Credits

Earnest Money	Enter this <i>Credit Type</i> and the <i>Cash Value</i> of the deposit submitted with a purchase offer to show that your offer is being made in good faith. Do not enter this credit if the amount of the earnest money is included in an asset account in 2a (for example, in the checking account from which the earnest money check will be drafted).
Employer Assistance	Enter this <i>Credit Type</i> and the <i>Cash Value</i> of funds provided by an employer for the transaction. Do not enter this credit if the funds are already included in a depository account in 2a or entered as a relocation credit, a grant, or a subordinate lien on this transaction.
Lot Equity	Enter this <i>Credit Type</i> and the <i>Market Value</i> of the net equity in the lot (market value less any outstanding liens) for certain unique transactions. Generally, applies when you hold title to the land on which a manufactured home will be permanently attached.
Relocation Funds	Enter this <i>Credit Type</i> and the <i>Cash Value</i> of funds provided by an employer as part of a relocation package. Do not enter this credit if the funds are already included in a depository account in 2a or entered as an employer assistance credit, a grant, or a subordinate lien on this transaction.
Rent Credit	Enter this <i>Credit Type</i> and the <i>Market Value</i> based on the portion of rental payments credited towards this transaction under a documented rental/purchase agreement.
Sweat Equity	Enter this <i>Credit Type</i> and the <i>Cash or Market Value</i> of materials provided for or labor performed on the property, by you or on your behalf, before closing.
Trade Equity	Enter this <i>Credit Type</i> and the <i>Market Value</i> of equity assigned to you if you will trade property with the seller as part of this transaction.
<input type="checkbox"/> Does not apply	Select <input checked="" type="checkbox"/> <i>Does not apply</i> and skip to <i>Section 2c. Liabilities-Credit Cards, Other Debts, and Leases that You Owe</i> if you do not have any other assets or credits.

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

- Enter the details of all personal debt that you now owe or will owe before this mortgage loan closes, including:
 - debts not listed on your credit report,
 - debts with payments that are currently deferred, and
 - personal debts that will be paid off at or before closing, even if they will be paid off by this mortgage loan.
- Do not include household expenses for phones, utilities, or insurance unless instructed to do so by your Lender.
- Select ☒ *Does not apply* and skip to *Section 2d. Other Liabilities and Expenses* if you do not have any personal debt.

2d. Other Liabilities and Expenses

- Ask your Lender which job-related expenses you should identify.
- Select ☒ *Does not apply* and skip to *Section 3a. Property You Own* If you do not have any other liabilities or expenses.

Section 3: Financial Information – Real Estate**3a. Property You Own**

- Enter the details about each property (including undeveloped land) you own and/or for which you are obligated on a mortgage
- If this is refinance transaction, list the property you are refinancing first
- Enter timeshares only if you are a titled owner of the property.
- Enter the associated mortgage(s) details for each property if you are obligated on a mortgage, no matter what your relationship is to the property—whether you own the property by yourself, jointly with someone else, or are not on the title to the property.
- Select ☒ *I do not own any real estate* and skip to *Section 4a. Loan and Property Information* if you do not own real property and are not obligated on a mortgage.

Property Value	Provide an estimate of the current property value from the borrower, loan originator, appraisal, or a valid property valuation source.
Status	<ul style="list-style-type: none"> ▪ Enter <i>Sold</i> if you recently sold the property. ▪ Enter <i>Pending Sale</i> if the property is currently under contract for sale. ▪ Enter <i>Retained</i> if: <ul style="list-style-type: none"> ▫ you will continue to own the property after this mortgage loan closes (for example, if the property is a vacation home or investment property that is not the subject of the mortgage loan), ▫ the subject loan is a refinance, or ▫ the property is currently listed for sale but is not under contract yet.
Intended Occupancy	<p>If you will continue to own the property after closing, provide its intended use:</p> <ul style="list-style-type: none"> ▪ Enter <i>Investment</i> if neither you nor any other Borrower on the subject transaction intends to occupy the property. ▪ Enter <i>Primary Residence</i> if <ul style="list-style-type: none"> ▫ you intend to occupy the property as your primary residence, OR ▫ the mortgage loan meets the requirements for Primary Residence eligibility. ▪ Enter <i>Second Home</i> if you or any Borrower intend to occupy the property but not as your primary residence (for example, as a vacation home). ▪ Enter <i>Other</i> if none of the other intended uses apply (for example, if the property is undeveloped land) or if the borrower intends to occupy the property but does not know how they intend to occupy the property.
Monthly Insurance, Taxes, Association Dues, etc.	<ul style="list-style-type: none"> ▪ Enter the sum of any of these expenses that are not included in the amount entered for <i>Monthly Mortgage Payment</i> under <i>Mortgage Loans on this Property</i>. ▪ Association dues (condo, PUD, co-op fees, or special assessments) are not generally included in a monthly mortgage payment and therefore should be entered here.
Monthly Rental income	<ul style="list-style-type: none"> ▪ If owned Retained property is a 2-4 unit primary residence or an investment property, enter the gross monthly rental income you receive from the property.
Net Monthly Rental Income	Your Lender will calculate <i>Net Monthly Rental Income</i> for qualification purposes for a 2-4 unit primary residence or an investment <i>Retained</i> property.

3a. Property You Own	
Mortgage Loans on this Property	
Select <input checked="" type="checkbox"/> <i>Does not apply</i> and skip to <i>Section 4a. Loan and Property Information</i> if you are not obligated on a mortgage for this property.	
Account Number	Enter the last four digits of the account number unless your Lender directs you otherwise.
Monthly Mortgage Payment	Enter the mortgage payment amount. Include the cost of insurance and taxes in this amount if you did not enter them separately under <i>Monthly Insurance, Taxes, Association Dues, etc.</i>
Unpaid Balance <i>To be paid off at or before closing</i>	<ul style="list-style-type: none"> Enter the balance due on the mortgage loan. You can obtain this amount from your credit report or other document, such as your mortgage statement Select <input checked="" type="checkbox"/> <i>To be paid off at or before closing</i> for any mortgage loans that will be paid off at or before closing.
Type	Leave this field blank if you are unsure about the type of mortgage loan. Ask your Lender for assistance if necessary.
Credit Limit	Enter the maximum amount that you are permitted to borrow if you have a home equity line of credit on the property.

3b and 3c. IF APPLICABLE, Complete Information for Additional Property
<ul style="list-style-type: none"> Complete this section only if you own more than one property. Repeat this section for each property, as needed. Select <input checked="" type="checkbox"/> <i>Does not apply</i> and skip to <i>Section 4a. Loan and Property Information</i> if you do not own more than one property.

Section 4: Loan and Property Information

4a. Loan and Property Information	
Loan Amount	Enter the total loan amount you are applying for.
Loan Purpose	<ul style="list-style-type: none"> Select <input checked="" type="radio"/> <i>Purchase</i> if you are applying for a mortgage loan to buy the property; OR Select <input checked="" type="radio"/> <i>Refinance</i> if you already own the property, even when there are no mortgages currently on the property (for example, if you own the property free and clear and intend to take out equity/cash); OR Select <input checked="" type="radio"/> <i>Other</i> if the transaction is neither a purchase nor a refinance. Other loan purposes could be: <ul style="list-style-type: none"> a temporary construction loan that is not intended to serve as permanent financing, OR a new subordinate loan, the proceeds of which will not be used for a purchase or refinance transaction. <p>Note: Ask your Lender if you are unsure which <i>Loan Purpose</i> to select.</p>
Unit #	Enter the property unit's identifier, if there is one. Include any unit number that is part of the legal property address (for example, "A", "1", "1A", or "123").
Property Value	Enter the current estimated value of the property. At loan closing, this is the property value used for loan qualification purposes, generally obtained from the appraisal report.
Occupancy	<ul style="list-style-type: none"> Select <input checked="" type="radio"/> <i>Primary Residence</i> if: <ul style="list-style-type: none"> at least one Borrower applying for the loan intends to occupy the property as his or her primary residence, OR the mortgage loan meets the requirements for Primary Residence eligibility (for example, if you are a parent/legal guardian providing housing for your disabled adult child or children, or you are providing housing for your occupant parents that are unable to work or do not have sufficient income to qualify).

4a. Loan and Property Information	
	<ul style="list-style-type: none"> Select <input type="radio"/> <i>Second Home</i> if you or any Borrower intend to occupy the property but not as your primary residence (for example, as a vacation home). Select <input type="radio"/> <i>Investment Property</i> if all Borrowers intend to own, but not occupy, the property.
FHA Secondary Residence	In addition to completing the Occupancy field, select <input checked="" type="checkbox"/> <i>FHA Secondary Residence</i> if you are applying for an FHA loan that you or any Borrower will occupy in addition to the primary residence, but for less than six months of the year. This option does not refer to a vacation home.
Mixed-Use Property	<p>A Mixed-Use Property is a property that has a business use in addition to a residential use. Neither retail space within a multi-unit property, nor use of a room in the property as a home office are considered Mixed-Use Properties.</p> <p>If one or more Borrowers will occupy the property:</p> <ul style="list-style-type: none"> Select <input type="radio"/> <i>YES</i> if you will operate a business within the property (for example, a daycare facility). Select <input type="radio"/> <i>NO</i> if you will not operate a business within the property. <p>Otherwise, leave this blank.</p>
Manufactured Home	<ul style="list-style-type: none"> Select <input type="radio"/> <i>YES</i> if the dwelling was delivered to the property site on wheels and a permanent chassis. Otherwise, select <input type="radio"/> <i>NO</i>. <p>Note: A modular home is not considered a Manufactured Home. Ask your Lender if you are unsure whether the property is a Manufactured Home.</p>

4b. Other New Mortgage Loans on the Property You are Buying or Refinancing	
	<ul style="list-style-type: none"> Enter the details if you are applying for more than one new mortgage loan to purchase or refinance this property (for example, you are applying for a second mortgage at the same time as the first mortgage). Select <input checked="" type="checkbox"/> <i>Does not apply</i> if you are applying for only one new mortgage loan.
Loan Amount/Amount to be Drawn	<ul style="list-style-type: none"> Enter the loan amount if it is a closed-end loan (no additional funds can be drawn after closing) OR, Enter the amount you will draw (borrow) from a line of credit at closing.
Credit Limit	Enter the maximum amount that you are permitted to borrow if the loan is a line of credit.

4c. Rental Income on the Property You Want to Purchase	
Expected Monthly Rental Income	<ul style="list-style-type: none"> Enter the estimated gross rental income (before expenses) you expect to receive on the property you are purchasing. Your Lender will calculate <i>Expected Net Rental Income</i>. Select <input checked="" type="checkbox"/> <i>Does not apply</i> if you are not purchasing property that will generate rental income. <p>Note: Rental income earned from properties you already own is entered in <i>Section 3: Financial Information – Real Estate</i>.</p>

4d. Gifts or Grants You Have Been Given or Will Receive for this Loan	
Enter the information, if applicable. Select <input checked="" type="checkbox"/> <i>Does not apply</i> if you have not been given and will not receive gifts or grants for this loan. <i>Individuals are sources of Cash Gifts and Gifts of Equity; entities are sources of Grants.</i>	
<input type="radio"/> Deposited <input type="radio"/> Not Deposited	<ul style="list-style-type: none"> Enter only for <i>Cash Gift</i> and <i>Grant</i>. Select <input type="radio"/> <i>Deposited</i> if <ul style="list-style-type: none"> you have received a cash gift or grant, AND you have deposited it in your account(s), AND

4d. Gifts or Grants You Have Been Given or Will Receive for this Loan	
	<ul style="list-style-type: none"> ▫ it is included in the <i>Cash or Market Value</i> shown for the account in <i>Section 2a. Assets – Bank Accounts, Retirement, and Other Accounts You Have</i>. ▪ Do not select <i>Deposited or Not Deposited for Gift of Equity</i>.

Section 5: Declarations

5a. About this Property and Your Money for this Loan	
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?	This may include a rebate of realtor commission on or after closing or guaranteed cash payments from the seller.
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?	You must disclose all applications for mortgage credit for another property made with another Lender or creditor during the mortgage process.
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 <i>Property Assessed Clean Energy program</i>)?	You must disclose if there are or will be any energy liens on the property you are purchasing or refinancing that you pay or will repay through your property taxes. (This question is not asking about standard real estate property taxes or homeowners' association liens.)

5b. About Your Finances	
F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?	A co-signer is jointly liable on any debt or loan; a guarantor is only liable if the primary Borrower cannot pay.
H. Are you currently delinquent or in default on a Federal debt?	You must disclose if you are delinquent or in default on any debt owed to the Federal government (for example, a Federally-backed student loan, FHA loan, USDA Rural Development loan, Veterans' Administration loan).
J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?	You must disclose if a property for which you were on title was conveyed through a deed in lieu of foreclosure in the past 7 years, even if you were not responsible for repayment of the mortgage loan.
M. Have you declared bankruptcy within the past 7 years?	Check the box next to each applicable bankruptcy type, if applicable.

Section 6: Acknowledgments and Agreements

Acknowledgments and Agreements	
Ask your Lender if you have questions about the language in this section.	
Borrower Signature	Read this entire section and acknowledge you have read it and agree with its terms by signing your name.
Additional Borrower Signature	If the URLA is being used with the URLA-Additional Borrower, read this entire section and acknowledge you have read it and agree with its terms by signing your name.

Section 7: Military Service

Military Service of Borrower	
Military Service <input type="radio"/> NO <input type="radio"/> YES	Answer this question for all loan types, then complete the rest of the section as applicable.

Section 8: Demographic Information

Demographic Information of Borrower
Complete this section by either providing the demographic information or checking <input checked="" type="checkbox"/> <i>I do not wish to provide this information for Ethnicity, Sex, and Race.</i>

Section 9: Loan Originator Information

Loan Originator Information
This section is completed by your Lender and provides you with contact information for the organization and individual that originated the loan.

Uniform Residential Loan Application-Continuation Sheet

Continuation Sheet	
The URLA-Continuation Sheet is an optional form designed for use particularly when the URLA is being manually completed. Use the URLA-Continuation Sheet if more space is needed to complete either the URLA or URLA-Additional Borrower forms.	
Lender Loan No./Universal Loan Identifier and Agency Case No.	Enter the applicable loan number information in the Continuation Sheet header to link this form with the corresponding URLA and/or URLA-Additional Borrower forms.
Additional Information	Use this free form text block for additional rows of information that do not fit in the URLA or URLA-Additional Borrower tables, or for any other information related to the loan application.
Borrower Signature and Date	Sign the URLA-Continuation Sheet to acknowledge and agree that this supplemental information is accurate.
Additional Borrower Signature and Date	If the URLA is being used with the URLA-Additional Borrower, sign the URLA-Continuation Sheet to acknowledge and agree that this supplemental information is accurate.

Uniform Residential Loan Application-Unmarried Addendum

For Borrower Selecting the Unmarried Status
<p>This optional form is completed by the Lender for each Borrower with an unmarried status only when:</p> <ul style="list-style-type: none"> A Borrower selected <input checked="" type="radio"/> <i>Unmarried</i> for Marital Status on the URLA or URLA-Additional Borrower forms under <i>Section 1a. Personal Information</i>, AND The information must be collected to determine how State property laws directly or indirectly affecting creditworthiness apply, including ensuring clear title.

For Borrower Selecting the Unmarried Status	
Lender Loan No./Universal Loan Identifier and Agency Case No.	Enter the applicable loan number information in the header to link this form with the corresponding URLA components.
Borrower Name	Enter the name of the Borrower with the unmarried marital status.

Uniform Residential Loan Application – Lender Loan Information

The **Uniform Residential Loan Application – Lender Loan Information** is to be completed by the Lender and contains the following sections:

- Section L1. Property and Loan Information.** Collects community property state information, details about the transaction, refinance information, and energy improvement information.
- Section L2. Title Information.** Collects information about property ownership and how title is and will be held.
- Section L3. Mortgage Loan Information.** Collects loan terms, characteristics, and details about the proposed monthly payment.
- Section L4. Qualifying the Borrower – Minimum Required Funds or Cash Back.** Provides a high-level calculation of the funds due from or to the borrower(s), based upon total transaction costs, mortgage loan amount, and credits.

Completing the URLA – Lender Loan Information

The following tables provide guidance for certain fields on the URLA-Lender Loan Information form. Instructions are grouped by URLA section, and not every field is described. Instructions for self-explanatory fields (for example, Project Type and Lien Type) are not included.

L1. Property and Loan Information	
Transaction Detail	<ul style="list-style-type: none"> ▪ Check <input checked="" type="checkbox"/> <i>Conversion of Contract for Deed or Land Contract</i> when the mortgage loan proceeds will be used to pay off the balance due on a contract for deed or land contract, whether the loan is a purchase or refinance transaction. ▪ Check <input checked="" type="checkbox"/> <i>Renovation</i> when the mortgage loan proceeds will be used to finance the cost of renovations to the property, and the value assigned to the renovations is included in the appraised value.
Refinance Type	<p>Identify the applicable <i>Refinance Type</i> based on the investor, guarantor, or Lender guidelines. This field may not apply if a <i>Refinance Program</i> is provided (for example, when <i>Interest Rate Reduction</i> is entered for a VA loan).</p> <ul style="list-style-type: none"> ▪ Select <input type="radio"/> <i>No Cash Out</i> for FHA, Freddie Mac, or USDA-RD No Cash Out refinances. ▪ Select <input type="radio"/> <i>Limited Cash Out</i> for Fannie Mae Limited Cash Out refinances. ▪ Select <input type="radio"/> <i>Cash Out</i> for Fannie Mae, FHA, Freddie Mac, or VA Cash Out refinances.
Refinance Program	<p>Identify the applicable <i>Refinance Program</i> based on the investor, guarantor, or Lender guidelines. This field may not apply (for example, <i>Refinance Program</i> is not applicable for Fannie Mae loans).</p> <ul style="list-style-type: none"> ▪ Select <input type="radio"/> <i>Full Documentation</i> for FHA and USDA-RD ▪ Select <input type="radio"/> <i>Interest Rate Reduction</i> for VA ▪ Select <input type="radio"/> <i>Streamlined without Appraisal</i> for FHA and USDA-RD ▪ Select <input type="radio"/> <i>Other</i> and fill in the blank as required to describe refinance programs not listed above.

L1. Property and Loan Information	
Energy Improvement	<ul style="list-style-type: none"> Check <input checked="" type="checkbox"/> <i>Mortgage loan will finance energy-related improvements</i> if the mortgage loan proceeds will be used to finance energy-related improvements, whether the <i>Loan Purpose</i> is <i>Purchase</i> or <i>Refinance</i>. Check <input checked="" type="checkbox"/> <i>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)</i> if there is an energy lien on the property that the Borrower(s) are repaying through property taxes. (This option does not refer to standard real estate property taxes or homeowners' association liens on the property.)

L2. Title Information	
Manner in Which Title Will be Held	Before closing, the Lender should discuss with the Borrower(s) how they will hold title to the property.
Indian Country Land Tenure	<p>A reservation is an area of land "reserved" by or for an Indian land, village, or tribe(s) to live on and use. There are three basic categories of land tenure in Indian Country – Fee Lands, Allotted Trust Lands, and Tribal Trust Lands.</p> <ul style="list-style-type: none"> Select <input checked="" type="radio"/> <i>Fee Simple On a Reservation</i> if the land is held by an owner, whether Indian or non-Indian, with no restrictions. Select <input checked="" type="radio"/> <i>Individual Trust Land (Allotted/Restricted)</i> (also referred to as Allotted Trust Land) if the land is held in trust for the use of a tribe. The Federal government holds the title, and the individual (or heirs) holds the beneficial interest. Restricted fee land is land in which an individual Indian holds legal title, but with legal restrictions against alienation or encumbrance. Select <input checked="" type="radio"/> <i>Tribal Trust Land On a Reservation</i> if the land is held in trust by the United States government for the use of a tribe. The United States holds the legal title and the tribe holds the beneficial interest. Tribal trust land is held communally by the tribe and is managed by the tribal government. Select <input checked="" type="radio"/> <i>Tribal Trust Land Off Reservation</i> if the land was purchased by a tribe outside of its reservation boundaries and then converted to trust land through a regulated process with the Bureau of Indian Affairs. Select <input checked="" type="radio"/> <i>Alaska Native Corporation Land</i> if the land is owned by an Indian tribe and was conveyed by the United States to a Native Corporation pursuant to the Alaska Native Claims Settlement Act (43 U.S.C. 1601 et seq.) or conveyed by the United States to a Native Corporation in exchange for such land.

L3. Mortgage Loan Information	
Terms of Loan	<ul style="list-style-type: none"> <i>Note Rate</i> – Enter the interest rate stated on the note signed by the Borrower(s). For an Adjustable-Rate Mortgage, enter the initial interest rate. <i>Loan Term</i> – Enter the amortization term of the loan. For a balloon loan, enter the amortization term on which the payment is based.
Amortization Type	Select <input checked="" type="radio"/> <i>Adjustable Rate</i> if the mortgage loan has an interest rate that periodically adjusts based upon a specified term and external index.
Proposed Monthly Payment for Property	<ul style="list-style-type: none"> <i>Subordinate Lien(s) (P&I)</i> - Enter the total of all required monthly payments associated with any subordinate lien on the property at closing as entered for <i>Monthly Mortgage Payment</i> under <i>Sections 3a. Property You Own</i> and/or <i>4b. Other New Mortgage Loans on the Property You are Buying or Refinancing</i>. <i>Supplemental Property Insurance</i> - Enter the total of the monthly payments for property insurance the Borrower(s) are required to obtain in addition to homeowner's insurance (for example, flood, earthquake, or other hazardous condition coverage).

L3. Mortgage Loan Information	
	<ul style="list-style-type: none"> ▪ <i>Mortgage Insurance</i> - Enter the monthly payment for mortgage insurance (or mortgage insurance equivalent such as FHA MIP or RD guaranty). ▪ <i>Association/Project Dues (Condo, Co-Op, PUD, or special assessments)</i> - Enter the monthly cost of the: a) owners' association dues for properties in a condo or PUD project; b) co-op corporation fees that are the responsibility of the Borrower(s); or (c) any special assessment that is the responsibility of the Borrower(s). ▪ <i>Other</i> - Enter the total amount of other required expenses, such as the monthly cost of ground rent on a leasehold or a Community Land Trust property.

L4. Qualifying the Borrower – Minimum Required Funds or Cash Back	
A. Sales Contract Price	Enter the sales price stated in the sales contract.
B. Improvements, Renovations and Repairs	Enter the cost of these items when included as part of the transaction.
C. Land (if acquired separately)	<p>Enter the cost or value of land (depending on investor requirements) that is not part of the sales contract price or included in the current indebtedness against the property. For example, when the Borrower(s) own or buy the land outside of the purchase price of the property in a:</p> <ul style="list-style-type: none"> ▪ <i>Construction Conversion or Construction-to-Permanent</i> transaction where the Borrower purchases the land separately outside of the sales contract and the sales contract price reflects only the price of building the improvement, OR ▪ <i>Manufactured Housing</i> transaction where the Borrower owns the land and the sales contract price is to purchase only the manufactured home that is then permanently placed on the Borrower's land.
E. Credit Cards and Other Debts Paid Off	Enter the total debt (other than mortgage debt secured by the property) that is to be paid off at or before closing of the mortgage loan. Include the sum of the amounts entered in <i>Unpaid Balance</i> under <i>Section 2c. Liabilities—Credit Cards, Other Debts, and Leases that You Owe</i> , that have been checked as <input checked="" type="checkbox"/> <i>To be paid off at or before closing</i> .
F. Borrower Closing Costs	Enter the amount of closing costs that are used in qualifying the Borrower(s), including: closing costs, prepaid items and initial escrow deposits, and the costs for private mortgage insurance (PMI) or equivalent (FHA Upfront Mortgage Insurance Premium (MIP), VA Funding Fee, and USDA-RD Guarantee Fee).
G. Discount Points	Enter the total of all discount points charged by the Lender.
I. Loan Amount	<ul style="list-style-type: none"> ▪ <i>Loan Amount Excluding Financed Mortgage Insurance (or Mortgage Insurance Equivalent)</i> – Enter the base loan amount before the inclusion of financed private mortgage insurance or equivalent (FHA Upfront Mortgage Insurance Premium, VA Funding Fee, and USDA-RD Guarantee Fee). ▪ <i>Financed Mortgage Insurance (or Mortgage Insurance Equivalent) Amount</i> – Enter the amount of private mortgage insurance or equivalent (FHA Upfront Mortgage Insurance Premium, VA Funding Fee, and USDA-RD Guarantee Fee) that will be included in the loan amount. ▪ <i>Loan Amount</i> - Enter the sum of the base loan amount plus the financed mortgage insurance in the right-hand column.
J. Other New Mortgage Loans on the Property	Enter the amount of any other new loans that will be obtained by the Borrower and secured by the property at the same time as the subject loan. (For example, if the Borrower is obtaining a new second mortgage in addition to the first mortgage (with the same or a different Lender), enter the amount of the new second mortgage here).

L4. Qualifying the Borrower – Minimum Required Funds or Cash Back	
	Note: The amount entered here should be the same as the sum of the amounts entered for <i>Loan Amount/Amount to be Drawn</i> in Section 4b. <i>Other New Mortgage Loans on the Property You are Buying or Refinancing.</i>
L. Seller Credits	Enter the amount of Borrower(s) costs paid by the property seller.
M. Other Credits	<p>Enter the sum of all purchase credits in addition to those itemized under 2b. <i>Other Assets and Credits You Have.</i></p> <p>Note: Add together all of the following that apply to the transaction: borrower credits (e.g., borrower paid fees (before closing), earnest money, lot equity, sweat equity); lender credits; credits from other third parties (e.g. relocation funds, employer assisted housing); non-cash credits from the seller (e.g., trade equity, rent credit); and other credits that do not “fit” into the listed options.</p>

Revision History	
Date	Description
5/2020	Updated the URLA Instructions with the new URLA Effective date of 1/2021.
3/2020	Added “special assessments” to 3a. Monthly Insurance, Taxes, Association Dues, etc. and L3. Proposed Monthly Payment for Property and added “FHA” to L1. Refinance Program for Full Documentation and Streamlined without Appraisal
1/2020	<ul style="list-style-type: none"> Removed, relocated , re-named and re-numbered sections to align with updates to the URLA. Explained <i>Intended Occupancy</i> new field in Sections 3.a, 3.b and 3.c. Explained new credit type <i>Employer Assistance</i> in Section 2b and updated Note in Section L4.
2/2019	<ul style="list-style-type: none"> Added note to Section 1.a if the street address includes a unit number, enter it in the “Unit #” field Added note to Section 2.b that gifts are not entered in this section but in Section 4d Added guidance to L4.M Other Credits to include the sum of all purchase credits in addition to those itemized under 2b. Other Assets You Have. Provided examples of additional types of credits that should be included in this sum.
12/2018	<ul style="list-style-type: none"> Updated the Header to read “Instructions for Completing the Uniform Residential Loan Application” Corrected the parenthesis in the Gross Monthly Income - Military Entitlements instruction Added guidance to L4.M Other Credits to include all purchase credit amounts itemized under 2b. Corrected typographical, font, and highlight errors and variances from the URLA form so that the Instructions match the form (1d, 2b, 2c, 3a Mortgage Loans on this Property, 3a and 3c, 5a, 5aD1, 5aE, Section 6, Section 7, Unmarried Addendum, Energy Improvement. Lender was capitalized throughout the document where it was previously not capitalized

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) _____ / _____ / _____ Citizenship <input type="radio"/> U.S. Citizen <input type="radio"/> Permanent Resident Alien <input type="radio"/> Non-Permanent Resident Alien
Type of Credit <input type="radio"/> I am applying for individual credit . <input type="radio"/> 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) – Use a separator between names _____

Marital Status <input type="radio"/> Married <input type="radio"/> Separated <input type="radio"/> 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 _____

1b. Current Employment/Self-Employment and Income

☐ **Does not apply**

Employer or Business Name _____ Phone (____) _____ - _____ Street _____ Unit # _____ City _____ State _____ ZIP _____ Country _____ Position or Title _____ Start Date ____ / ____ / ____ (mm/dd/yyyy) How long in this line of work? ____ Years ____ Months	Check if this statement applies: <input type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to the transaction.	Gross Monthly Income Base \$ _____ /month Overtime \$ _____ /month Bonus \$ _____ /month Commission \$ _____ /month Military Entitlements \$ _____ /month Other \$ _____ /month TOTAL \$ _____ 0.00/month
<input type="checkbox"/> Check if you are the Business Owner or Self-Employed <input type="radio"/> I have an ownership share of less than 25%. Monthly Income (or Loss) <input type="radio"/> I have an ownership share of 25% or more. \$ _____		

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

Employer or Business Name _____ Phone (____) ____ - ____
Street _____ Unit # _____
City _____ State _____ ZIP _____ Country _____

Position or Title _____**Start Date** ____ / ____ / ____ (mm/dd/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%. **Monthly Income (or Loss)**
☐ I have an ownership share of 25% or more. \$ _____

Gross Monthly Income

Base \$ _____ /month
Overtime \$ _____ /month
Bonus \$ _____ /month
Commission \$ _____ /month
Military Entitlements \$ _____ /month
Other \$ _____ /month
TOTAL \$ _____ **0.00 /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 _____ Unit # _____
City _____ State _____ ZIP _____ Country _____

Position or Title _____**Start Date** ____ / ____ / ____ (mm/dd/yyyy)**End Date** ____ / ____ / ____ (mm/dd/yyyy)☐ **Check if you were the Business Owner or Self-Employed****Previous Gross Monthly Income \$** _____ /month**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 |
| • Automobile Allowance | • Disability | • Mortgage Credit Certificate | • Public Assistance | • Separate Maintenance | Benefits |
| • Boarder Income | • Foster Care | • Mortgage Differential | • Retirement | • Social Security | • VA Compensation |
| • Capital Gains | • Housing or Parsonage | Payments | (e.g., Pension, IRA) | • Trust | • Other |

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	\$ _____ 0.00

Borrower Name: _____

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

Account Type – use list above	Financial Institution	Account Number	Cash or Market Value
			\$
			\$
			\$
			\$
			\$
Provide TOTAL Amount Here			\$ 0.00

2b. Other Assets and Credits You Have

☐ Does not apply

Include all other assets and credits below. Under Asset or Credit Type, choose from the types listed here:

- Assets*

 - Proceeds from Real Estate
 - Property to be sold on or before closing
 - Proceeds from Sale of Non-Real Estate Asset
 - Secured Borrowed Funds
 - Unsecured Borrowed Funds
 - Other

Credits

 - Earnest Money
 - Employer Assistance
 - Lot Equity
 - Relocation Funds
 - Rent Credit
 - Sweat Equity
 - Trade Equity

Asset or Credit Type – use list above	Cash or Market Value
	\$
	\$
	\$
	\$
Provide TOTAL Amount Here	\$ 0.00

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:

Account Type – use list above	Monthly Payment
• Alimony • Child Support • Separate Maintenance • Job Related Expenses • Other	\$
	\$
	\$

Borrower Name:

Uniform Residential Loan Application
 Freddie Mac Form 65 • Fannie Mae Form 1003
 Effective 1/2021

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 _____ Country _____

Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. <i>if not included in Monthly Mortgage Payment</i>	For 2-4 Unit Primary or Investment Property	
				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 <i>To be paid off at or before closing</i>	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit <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 _____ Country _____

Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. <i>if not included in Monthly Mortgage Payment</i>	For 2-4 Unit Primary or Investment Property	
				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 <i>To be paid off at or before closing</i>	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit <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 _____ Country _____

Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. <i>if not included in Monthly Mortgage Payment</i>	For 2-4 Unit Primary or Investment Property	
				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 <i>To be paid off at or before closing</i>	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit <i>(if applicable)</i>
		\$	\$ <input type="checkbox"/>		\$
		\$	\$ <input type="checkbox"/>		\$

Borrower Name:

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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/ Amount to be Drawn	Credit Limit (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:

- Community Nonprofit
- Federal Agency
- Relative
- State Agency
- Lender
- Employer
- Local Agency
- Religious Nonprofit
- Unmarried Partner
- Other

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		\$ _____

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>A. 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. 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>C. 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?</p>	<p><input type="radio"/> NO <input type="radio"/> YES \$ _____</p>
<p>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? 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?</p>	<p><input type="radio"/> NO <input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> YES</p>
<p>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 (<i>e.g., the Property Assessed Clean Energy Program</i>)?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>

5b. About Your Finances

<p>F. 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>G. Are there any outstanding judgments against you?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p>H. Are you currently delinquent or in default on a Federal debt?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p>I. 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>J. 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>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?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p>L. Have you had property foreclosed upon in the last 7 years?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p>M. 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

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 (mm/dd/yyyy)** ____/____/____

Additional Borrower Signature _____ **Date (mm/dd/yyyy)** ____/____/____

Borrower Name:

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Section 7: Military Service.

This section asks questions about your (or your deceased spouse's) military service.

Military Service of Borrower

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/dd/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

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

- ☐ 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

Borrower Name:

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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 (mm/dd/yyyy) ____ / ____ / ____

Borrower Name:

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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) _____

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)
____/____/____

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) – Use a separator between names

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 _____

1b. Current Employment/Self-Employment and Income

☐ **Does not apply**

Employer or Business Name _____ Phone (____) ____ - ____
Street _____ Unit # _____
City _____ State _____ ZIP _____ Country _____

Position or Title _____

Start Date ____/____/____ (mm/dd/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%. **Monthly Income (or Loss)** \$ _____
☐ I have an ownership share of 25% or more. \$ _____

Gross Monthly Income

Base \$ _____ /month
Overtime \$ _____ /month
Bonus \$ _____ /month
Commission \$ _____ /month
Military Entitlements \$ _____ /month
Other \$ _____ /month
TOTAL \$ _____ **0.00/month**

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

Employer or Business Name _____ Phone (____) ____ - ____
Street _____ Unit # _____
City _____ State _____ ZIP _____ Country _____

Position or Title _____**Start Date** ____ / ____ / ____ (mm/dd/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%. **Monthly Income (or Loss)** \$ _____
☐ I have an ownership share of 25% or more. \$ _____

Gross Monthly Income

Base \$ _____ /month
Overtime \$ _____ /month
Bonus \$ _____ /month
Commission \$ _____ /month
Military Entitlements \$ _____ /month
Other \$ _____ /month
TOTAL \$ _____ **0.00 /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 _____ Unit # _____
City _____ State _____ ZIP _____ Country _____

Position or Title _____**Start Date** ____ / ____ / ____ (mm/dd/yyyy)**End Date** ____ / ____ / ____ (mm/dd/yyyy)☐ **Check if you were the Business Owner or Self-Employed****Previous Gross Monthly Income \$** _____ /month**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 |
| • Automobile Allowance | • Disability | • Mortgage Credit Certificate | • Public Assistance | • Separate Maintenance | • Benefits |
| • Boarder Income | • Foster Care | • Mortgage Differential | • Retirement | • Social Security | • VA Compensation |
| • Capital Gains | • Housing or Parsonage | • Payments | (e.g., Pension, IRA) | • Trust | • Other |

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	\$ 0.00

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)

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)

Borrower Name:

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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? 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)?	<input type="radio"/> NO <input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> YES _____ _____
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? If YES, what is the amount of this money?	<input type="radio"/> NO <input type="radio"/> YES \$ _____
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? 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 <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? 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: Acknowledgements and Agreements.

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

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

Military Service of Borrower

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/dd/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

Borrower Name: _____

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

- ☐ 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 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 (mm/dd/yyyy) ____/____/____

Borrower Name:

Uniform Residential Loan Application — Additional Borrower
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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/dd/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/dd/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	\$ _____
TOTAL	\$ 0.00

Borrower Name(s): _____

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

A. Sales Contract Price	\$
B. Improvements, Renovations, and Repairs	\$
C. Land <i>(if acquired separately)</i>	\$
D. For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction <i>(See Table 3a. Property You Own)</i>	\$
E. Credit Cards and Other Debts Paid Off <i>(See Table 2c. Liabilities — Credit Cards, Other Debts, and Leases that You Owe)</i>	\$
F. Borrower Closing Costs <i>(including Prepaid and Initial Escrow Payments)</i>	\$
G. Discount Points	\$
H. TOTAL DUE FROM BORROWER(s) (Total of A thru G)	\$ 0.00

TOTAL MORTGAGE LOANS

I. Loan Amount Loan Amount Excluding Financed Mortgage Insurance <i>(or Mortgage Insurance Equivalent)</i> \$ _____ Financed Mortgage Insurance <i>(or Mortgage Insurance Equivalent)</i> Amount \$ _____	\$ 0.00
J. Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing <i>(See Table 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing)</i>	\$
K. TOTAL MORTGAGE LOANS (Total of I and J)	\$ 0.00

TOTAL CREDITS

L. Seller Credits <i>(Enter the amount of Borrower(s) costs paid by the property seller)</i>	\$
M. Other Credits <i>(Enter the sum of all other credits — Borrower Paid Fees, Earnest Money, Employer Assisted Housing, Lease Purchase Fund, Lot Equity, Relocation Funds, Sweat Equity, Trade Equity, Other)</i>	\$
N. TOTAL CREDITS (Total of L and M)	\$ 0.00

CALCULATION

TOTAL DUE FROM BORROWER(s) <i>(Line H)</i>	\$ 0.00
LESS TOTAL MORTGAGE LOANS <i>(Line K)</i> AND TOTAL CREDITS <i>(Line N)</i>	– \$ 0.00
Cash From/To the Borrower (Line H minus Line K and Line N) NOTE: This amount does not include reserves or other funds that may be required by the Lender to be verified.	\$ 0.00

Borrower Name(s):

Uniform Residential Loan Application — Lender Loan Information
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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 — Unmarried Addendum

Freddie Mac Form 65 • Fannie Mae Form 1003

Effective 1/2021

To be completed by the **Lender:**

Lender Loan No./Universal Loan Identifier _____

Agency Case No. _____

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** (*mm/dd/yyyy*) ____/____/____

Additional Borrower Signature _____ **Date** (*mm/dd/yyyy*) ____/____/____

Demographic Information Addendum.

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

Borrower Name: _____

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- ☐ Asian Indian ☐ Chinese ☐ Filipino
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- ☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan
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- Was the race of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES

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

Borrower Name: _____