Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when 🔲 the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or 🔲 the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan. If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below): Borrower Co-Borrower TYPE OF MORTGAGE AND TERMS OF LOAN Mortgage Applied for: Agency Case Number Lender Case Number VA Conventional Other (explain): **USDA/Rural** FHA Housing Service Amount Interest Rate No. of Months Amortization Fixed Rate Other (explain): **GPM** ARM (type) \$ % II. PROPERTY INFORMATION AND PURPOSE OF LOAN Subject Property Address (street, city, state, & ZIP) No. of Units Year Built Legal Description of Subject Property (attach description if necessary) Purpose of Loan Property will be Purchase Construction Other (explain): Primary Secondary Investment Refinance Construction-Permanent Residence Residence Complete this line if construction or construction-permanent loan. (b) Cost of Improvements Total (a+b) (a) Present Value of Lot Acquired Complete this line if this is a refinance loan. Original Cost Amount Existing Liens Purpose of Refinance Describe Improvements to be made Acquired 5 Cost: \$ Title will be held in what Name(s) Estate will be held in: Manner in which Title will be held Fee Simple Leasehold (show Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) expiration date) III. BORROWER INFORMATION Co-Borrower Borrower Borrower's Name (include Jr. or Sr. if applicable) Co-Borrower's Name (include Jr. or Sr. if applicable) Social Security Number Home Phone (incl. area code) DOB (mm/dd/yyyy) Yrs. School Social Security Number Home Phone (incl. area code) DOB (mm/dd/yvyy) Yrs. School Dependents (not listed by Borrower) Dependents (not listed by Co-Borrower) Married Separated Married Separated no ages no. ages Unmarried (include single, divorced, widowed) Unmarried (include single, divorced, widowed) Present Address (street, city, state, ZIP) Present Address (street, city, state, ZIP) Rent Rent No. Yrs. No. Yrs. Mailing Address, if different from Present Address Mailing Address, if different from Present Address If residing at present address for less than two years, complete the following: Former Address (street, city, state, ZIP) Former Address (street, city, state, ZIP) No. Yrs. No. Yrs. Freddie Mac Form 65 7/05 (rev. 6/09) Borrower Fannie Mae Form 1003 7/05 (rev. 6/09) Co-Borrower Page 1 of 5

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Name & Address of Employer Position/Title/Type of Business If employed in current position for Name & Address of Employer Position/Title/Type of Business Name & Address of Employer	or less than two year	Business s or if curr	Yrs. on this Yrs. employed in ti work/profess Phone (incl. area in rently employed Dates (from	code) Posit d in more than	e & Address of Employer ion/Title/Type of Business		Yrs. employed in this line work/profession iness Phone (incl. area code)
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Position/Title/Type of Business		Business	Phone (incl. area	code) Posit	tion/Title/Type of Business	Bus	iness Phone (incl. area code)
					USING EXPENSE INFORMA		
		Co-Borrowe		Total	Combined Monthly Housing Expense Rent	es Present	Proposed
Base Empl. Income* \$ Overtime	\$		\$		First Mortgage (P&I)	2	\$
Bonuses					Other Financing (P&I)	<u> </u>	
Commissions					Hazard Insurance	1	
Dividends/Interest					Real Estate Taxes		
Net Rental Income					Mortgage Insurance		
Other (before completing,		Alle Sections			Homeowner Assn. Dues		
see the notice in "describe other income," below)		59			Other:		
other miconie, below)	\$		\$		Total	\$	\$
	J.						
		al documenta	ation such as tax r	eturns and finan	cial statements.		
Total \$ Self Employed Borrower(s) may be rec Describe Other In	uired to provide additiona	, child suppo	ort, or separate ma	aintenance incon	ne need not be revealed if the Borro	ower (B)	f
Total \$ * Self Employed Borrower(s) may be rec	uired to provide additiona	, child suppo	ort, or separate ma	aintenance incon		ower (B)	Monthly Amount
Total \$ Self Employed Borrower(s) may be rec Describe Other In	uired to provide additiona	, child suppo	ort, or separate ma	aintenance incon	ne need not be revealed if the Borro	ower (B)	Monthly Amount

					VI. ASSETS A	ND LIAB	ILITIES						
This Statement and any applicable supporting sch meaningfully and fairly presented on a combined i Statement and supporting schedules must be com	pasis; oth	erwise	e, separate Stat	teme	nts and Schedules a	nmarried (re require	Co-Borrowers d. If the Co-Bo	if their assets and lia orrower section was	abilities are sufficie completed about a Complete	non-appl	d so that the licant spouse Jointly	Statement can be or other person, this Not Jointly	
ASSETS Cash or Market Value Description Cash deposit toward purchase held by: \$					Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, include automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuate sheet, if necessary. Indicate by (*) those liabilities, which will be satisfied upon sale of real estate owned or upon refinance.								
Cash deposit toward purchase held by:	3				of the subject prop		Monthly Pay Months Left	ment &	Unpaid Balance				
List shocking and sovings account help	<u></u>			-	Name and address	of Compa	ny		\$ Payment/Mon	ths	\$		
List checking and savings account below Name and address of Bank, S&L, or Credit Union													
					Acct. No.								
Acct. No.	\$				Name and address		\$ Payment/Mon	ths	\$				
Name and address of Bank, S&L, or Credit Union	-				Acct. No.				-				
The state of the s	Ic.			_	Name and address	of Compa	ny		\$ Payment/Mon	ths	\$		
Acct. No. \$			_										
Name and address of Bank, S&L, or Credit Union					Acct. No.				1				
	10			_	Name and address	of Compa	ny		\$ Payment/Mon	ths	\$		
Acct. No. Stocks & Bonds (Company name/number & description		\$ \$											
					Acct. No.								
					Name and address	of Compa	iny		\$ Payment/Mon	ths	\$		
Life insurance net cash value: Face amount: \$	\$												
Subtotal Liquid Assets	\$	anille?			Acct. No. Name and address	of Compa	inv	10-10-10-10-10-10-10-10-10-10-10-10-10-1	\$ Payment/Mon	ths	\$		
Real estate owned (enter market value from schedule of real estate owned)	\$				Hame and address	or compa							
Vested interest in retirement fund	\$		11/62										
Net worth of business(es) owned (attach financial statement)	\$				Acct. No.				-		-		
Automobiles owned (make and year)	ľ							B					
					to:	nce Payments Owed							
Other Assets (itemize)		\$			Job Related Expen	es, etc.)	\$	5					
					Total Monthly	40.000	\$						
		\$			Net Worth (a mi		Total Liabil	ities b.	\$				
Total Assets a.							-						
Schedule of Real Estate Owned (if additional properties are own Property Address (enter S if sold, PS if pending sale, or R if Type of rental being held for income) Property P			ed, use continuation : esent Market Value	Amount of Mortgages & Liens		Gross Rental Income	Mortgage Mail		surance, ntenance, es & Misc.	Net Rental Income			
				\$		\$		\$	\$	\$		\$	
		STREET.		\$		\$		\$	\$	\$		\$	
				\$		\$		\$	\$	\$		\$	
			Totals	\$		\$		\$	\$	\$		\$	
List any additional names under which credit Alternate Name	has previ	iously	/ been received	d an	d indicate appropri Creditor Name	ate credit	or name(s) a	nd account number	r(s): Account	Number			
		- NO STATE					On the same						
Fannie Mae Form 1003 7/05 (rev. 6/09)	Borrowe Co-Borro			-	Page 3 of 5					www	bytesoftwar	e.com 800-695-1008	

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					115.7 11.				Transportation with the		
Purchase price		\$			er "Yes" to any questions an sheet for explanation.	a thro	ugh i , please use	_	Borrower Yes No	Co-Borrower Yes No	
Alterations, improv	The second secon					000000000000000000000000000000000000000	NO XXX TOXAL III.		Tes No	Tes No	
Land (if acquired s			a.		any outstanding judgments a						
Refinance (incl. de			b. c.	. The second second	been declared bankrupt with had property foreclosed upo				\sqcup		
Estimated prepaid				lieu thereo	of in the last 7 years?						
Estimated closing			d.	18	party to a lawsuit?		7 7 787		ЦЦ		
PMI, MIP, Funding			е.		directly or indirectly been ob of foreclosure, or judgment'						
Discount (if Borrow				SBA loans	, home improvement loans, financial obligation, bond, o	educ	ational loans, manufa	ctured	(mobile) hom	e loans, any	
	items a through h)			name and	address of Lender, FHA or	VA ca	se number, if any, and	reasc	ns for the act	tion.)	
Subordinate finance									$\sqcup \sqcup$		
	costs paid by Seller		f.		esently delinquent or in defa loan, mortgage, financial obl						
Other Credits (exp	olain)			guarantee	?	.o∓02000					
			g.	Are you of	oligated to pay alimony, child	d supr	oort, or separate		\sqcup		
		1	9.	maintenar	nce?						
			h.	Is any par	t of the down payment borro	wed?					
			i.	Are you a	co-maker or endorser on a r	note?					
			j.	Are you a	U.S. citizen?						
			k.	T - 사람은 자리 5. 하는 것 같아?	permanent resident alien?						
			I.		tend to occupy the proper ?? If "Yes," complete que						
Loan amount (excl financed)	lude PMI, MIP, Funding Fee		m.	Have you	had an ownership interest in						
PMI,MIP, Funding	Fee financed			years? (1) Wha	it type of property did you ow	vn r	orincipal residence				
Loan amount (add	I m & n)			(PR)	, second home (SH), or inve	stmer	nt property (IP)?			J	
Cash from/ to Borr	rower (subtract j, k, I & o from i)	-			did you hold title to the hom y with your spouse (SP), or					-	
				(O)?							
the Lender, its serviceres, successors of the vicers, successors of the vicers, successors of the vicers, servicers, (9) of the vicers, servicers, service	cers, successors or assigns ma cessors, and assigns may cont material facts that I have repre ir assigns may, in addition to ar ownership of the Loan and/or a	made for the purpose of ay retain the original and inuously rely on the infor isented herein should ch by other rights and remeat dministration of the Loai any representation or war	obtaining a res for an electron mation contain ange prior to co dies that it may n account may rranty express	sidential more ic record of the ned in the ap- closing of the y have relating be transferred or implied.	plication, and I am obligated Loan; (8) in the event that r ng to such delinquency, repc red with such notice as may I to me regarding the property	3) the will be not the dito an my pay ort my be recorded to the control or the co	property will not be us e occupied as indicate a Loan is approved; (7 nend and/or suppleme yments on the Loan be name and account inf quired by law; (10) nei e condition or value of	d in this) the Le ent the ecome formation ther Le	any illegal or s application; ender and its information p delinquent, the on to one or r nder nor its a operty; and (agents, brokers, rovided in this ne Lender, its nore consumer igents, brokers, 11) my transmission	
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