

# 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 Borrower's spouse) will be used as a basis for loan qualification or  the income or assets of the Borrower's spouse will not be used as a basis for loan qualification, but his or her liabilities must be considered because the 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.

## I. TYPE OF MORTGAGE AND TERMS OF LOAN

<b>Mortgage Applied for:</b>	<input type="checkbox"/> VA	<input type="checkbox"/> Conventional	<input type="checkbox"/> Other:	Agency Case Number	Lender Case Number
	<input type="checkbox"/> FHA	<input type="checkbox"/> FmHA			
Amount	Interest Rate	No. of Months	Amortization Type:	<input type="checkbox"/> Fixed Rate	<input type="checkbox"/> Other (explain):
\$	%		<input type="checkbox"/> GPM	<input type="checkbox"/> ARM (type):	

## II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state & zip code)		No. of Units
Legal Description of Subject Property (attach description if necessary)		Year Built
Purpose of Loan	<input type="checkbox"/> Purchase	<input type="checkbox"/> Construction
	<input type="checkbox"/> Refinance	<input type="checkbox"/> Construction-Permanent
	<input type="checkbox"/> Other (explain):	
Property will be:	<input type="checkbox"/> Primary Residence	<input type="checkbox"/> Secondary Residence
	<input type="checkbox"/> Investment	

### Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of lot	(b) Cost of Improvements	Total (a + b)
	\$	\$	\$	\$	\$

### Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	<input type="checkbox"/> made	<input type="checkbox"/> to be made
	\$	\$		Cost: \$		

Title will be held in what Name(s)	Manner in which Title will be held	Estate will be held in:
		<input type="checkbox"/> Fee Simple
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)		<input type="checkbox"/> Leasehold (show expiration date)

## III. BORROWER INFORMATION

Borrower	Co-Borrower
Borrower's Name (include Jr. or Sr. if applicable)	Co-Borrower's Name (include Jr. or Sr. if applicable)
Social Security Number	Social Security Number
Home Phone (incl. area code)	Home Phone (incl. area code)
Age	Age
Yrs. School	Yrs. School
<input type="checkbox"/> Married	<input type="checkbox"/> Married
<input type="checkbox"/> Unmarried (include single, divorced, widowed)	<input type="checkbox"/> Unmarried (include single, divorced, widowed)
<input type="checkbox"/> Separated	<input type="checkbox"/> Separated
Dependents (not listed by Co-Borrower) no. ages	Dependents (not listed by Borrower) no. ages
Present Address (street, city, state, zip code)	Present Address (street, city, state, zip code)
<input type="checkbox"/> Own	<input type="checkbox"/> Own
<input type="checkbox"/> Rent	<input type="checkbox"/> Rent
No. Yrs:	No. Yrs:

### If residing at present address for less than two years, complete the following:

Former Address (street, city, state, zip code)	<input type="checkbox"/> Own	<input type="checkbox"/> Rent	Former Address (street, city, state, zip code)	<input type="checkbox"/> Own	<input type="checkbox"/> Rent
	No. Yrs:			No. Yrs:	
Former Address (street, city, state, zip code)	<input type="checkbox"/> Own	<input type="checkbox"/> Rent	Former Address (street, city, state, zip code)	<input type="checkbox"/> Own	<input type="checkbox"/> Rent
	No. Yrs:			No. Yrs:	

## IV. EMPLOYMENT INFORMATION

Borrower	Co-Borrower
Name & Address of Employer	Name & Address of Employer
<input type="checkbox"/> Self Employed	<input type="checkbox"/> Self Employed
Years on this job:	Years on this job:
Years employed in this line of work/profession	Years employed in this line of work/profession.
Position/Title/Type of Business	Position/Title/Type of Business
Business Phone (incl. area code)	Business Phone (incl. area code)

### If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to):	Monthly Income	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to):	Monthly Income
			\$				\$
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to):	Monthly Income	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to):	Monthly Income
			\$				\$
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)

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

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

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

B/C	Describe Other Income	Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) doesn't choose to have it considered for repaying this loan.	Monthly Amount
			\$
			\$
			\$

**VI. ASSETS AND LIABILITIES**

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

Completed  Jointly  Not Jointly

ASSETS		Cash or Market Value	LIABILITIES		Monthly Payt. & Mos. Left to Pay	Unpaid Balance
Description		\$	<b>Liabilities and Pledged Assets.</b> List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.			
Cash deposit toward purchase held by:		\$	Name and address of Company	\$ Payt./Mos.		\$
<b>List checking and savings accounts below</b>			Acct. no.			
Name and address of Bank, S & L, or Credit Union			Name and address of Company	\$ Payt./Mos.		\$
Acct. no.	\$		Acct. no.			
Name and address of Bank, S & L, or Credit Union			Name and address of Company	\$ Payt./Mos.		\$
Acct. no.	\$		Acct. no.			
Name and address of Bank, S & L, or Credit Union			Name and address of Company	\$ Payt./Mos.		\$
Acct. no.	\$		Acct. no.			
Name and address of Bank, S & L, or Credit Union			Name and address of Company	\$ Payt./Mos.		\$
Acct. no.	\$		Acct. no.			
Stocks & Bonds (Company name/number & description)	\$		Name and address of Company	\$ Payt./Mos.		\$
Life Insurance net cash value Face amount: \$	\$		Acct. no.			
<b>Subtotal Liquid Assets</b>	<b>\$</b>		Name and address of Company	\$ Payt./Mos.		\$
Real estate owned (enter market value from schedule of real estate owned)	\$		Acct. no.			
Vested interest in retirement fund	\$		Name and address of Company	\$ Payt./Mos.		\$
Net worth of business(es) owned (attach financial statement)	\$		Acct. no.			
Automobiles owned (make and year)	\$		Alimony/Child Support/Separate Maintenance Payments Owed to:	\$		
Other Assets (itemize)	\$		Job Related Expense (child care, union dues, etc.)	\$		
			<b>Total Monthly Payments</b>	<b>\$</b>		
<b>Total Assets a.</b>	<b>\$</b>		<b>Net Worth (a minus b)</b>	<b>\$</b>	<b>Total Liabilities b.</b>	<b>\$</b>

