

# Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when  the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or  the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower \_\_\_\_\_

Co-Borrower \_\_\_\_\_

## I. TYPE OF MORTGAGE AND TERMS OF LOAN

<b>Mortgage Applied for:</b>	<input type="checkbox"/> VA <input type="checkbox"/> Conventional <input type="checkbox"/> Other (explain): _____	Agency Case Number	Lender Case Number
	<input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service		
Amount	Interest Rate	No. of Months	<b>Amortization Type:</b>
\$ _____	% _____	_____	<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) \_\_\_\_\_ No. of Units \_\_\_\_\_

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

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

Fee Simple  
 Leasehold (show expiration date)

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

## Borrower

## III. BORROWER INFORMATION

## Co-Borrower

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

Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School
_____	_____	_____	_____	_____	_____	_____	_____

Married  Unmarried (include single, divorced, widowed)  Separated Dependents (not listed by Co-Borrower) no. \_\_\_\_\_ ages \_\_\_\_\_  
 Married  Unmarried (include single, divorced, widowed)  Separated Dependents (not listed by Borrower) no. \_\_\_\_\_ ages \_\_\_\_\_

Present Address (street, city, state, ZIP)  Own  Rent \_\_\_\_\_ No. Yrs. \_\_\_\_\_ Present Address (street, city, state, ZIP)  Own  Rent \_\_\_\_\_ No. Yrs. \_\_\_\_\_

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

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

Former Address (street, city, state, ZIP)  Own  Rent \_\_\_\_\_ No. Yrs. \_\_\_\_\_ Former Address (street, city, state, ZIP)  Own  Rent \_\_\_\_\_ No. Yrs. \_\_\_\_\_

## Borrower

## IV. EMPLOYMENT INFORMATION

## Co-Borrower

Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job	Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job
_____	_____	_____	_____	_____	_____
Yrs. employed in this line of work/profession _____			Yrs. employed in this line of work/profession _____		

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

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)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)
_____	_____	_____	_____	_____	_____
Monthly Income \$ _____			Monthly Income \$ _____		

Position/Title/Type of Business \_\_\_\_\_ Business Phone (incl. area code) \_\_\_\_\_ Position/Title/Type of Business \_\_\_\_\_ Business Phone (incl. area code) \_\_\_\_\_





**CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION**

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark **B** for Borrower or **C** for Co-Borrower.

Borrower:	Agency Case Number:
Co-Borrower:	Lender Case Number:

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature: <b>X</b>	Date	Co-Borrower's Signature: <b>X</b>	Date
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