



Member FDIC | Equal Housing Lender

[Privacy Statement](#)

## Uniform Residential Loan Application

First Name:	Last Name:
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**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**

<b>Name</b> <i>First, Middle, Last, Suffix</i>	
<b>Alternate Names</b> <i>List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)</i>	
<b>Social Security Number or Individual Taxpayer Identification Number</b>	
<b>Date of birth</b> <i>mm/dd/yyyy</i>	
<b>Citizenship</b>	<input type="radio"/> U.S. Citizen <input type="radio"/> Permanent Resident Alien <input type="radio"/> Non-Permanent Resident Alien
<b>Type of Credit</b>	<input type="radio"/> I am applying for individual credit. <input type="radio"/> I am applying for joint credit
<b>If applying for JOINT CREDIT, total number of borrowers</b>	

<p>List Name(s) of Other Borrower(s) Applying for this Loan (required) <i>First, Middle, Last, Suffix - one name per line.</i></p>	<table border="1"> <thead> <tr> <th></th> <th>First Name</th> <th>Middle Name</th> <th>Last Name</th> <th>Suffix</th> <th>Social Security Number</th> <th>Birth Date</th> </tr> </thead> <tbody> <tr> <td>Co-Borrower 1</td> <td>_____</td> <td>_____</td> <td>_____</td> <td>_____</td> <td>_____</td> <td>_____</td> </tr> <tr> <td>Co-Borrower 2</td> <td>_____</td> <td>_____</td> <td>_____</td> <td>_____</td> <td>_____</td> <td>_____</td> </tr> <tr> <td>Co-Borrower 3</td> <td>_____</td> <td>_____</td> <td>_____</td> <td>_____</td> <td>_____</td> <td>_____</td> </tr> <tr> <td>Co-Borrower 4</td> <td>_____</td> <td>_____</td> <td>_____</td> <td>_____</td> <td>_____</td> <td>_____</td> </tr> <tr> <td>Co-Borrower 5</td> <td>_____</td> <td>_____</td> <td>_____</td> <td>_____</td> <td>_____</td> <td>_____</td> </tr> </tbody> </table>		First Name	Middle Name	Last Name	Suffix	Social Security Number	Birth Date	Co-Borrower 1	_____	_____	_____	_____	_____	_____	Co-Borrower 2	_____	_____	_____	_____	_____	_____	Co-Borrower 3	_____	_____	_____	_____	_____	_____	Co-Borrower 4	_____	_____	_____	_____	_____	_____	Co-Borrower 5	_____	_____	_____	_____	_____	_____
	First Name	Middle Name	Last Name	Suffix	Social Security Number	Birth Date																																					
Co-Borrower 1	_____	_____	_____	_____	_____	_____																																					
Co-Borrower 2	_____	_____	_____	_____	_____	_____																																					
Co-Borrower 3	_____	_____	_____	_____	_____	_____																																					
Co-Borrower 4	_____	_____	_____	_____	_____	_____																																					
Co-Borrower 5	_____	_____	_____	_____	_____	_____																																					
<p><b>Marital Status</b> <i>Select "Unmarried" for Single, Divorced, Civil Union, Domestic Partnership, or Registered Reciprocal Beneficiary Relationship status</i></p>	<p><input type="radio"/> Married</p> <p><input type="radio"/> Separated</p> <p><input type="radio"/> Unmarried</p>																																										
<p><b>Number of Dependents</b> <i>not listed by another Borrower</i></p>																																											
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<p><b>Contact Information (required)</b></p>	<table border="1"> <thead> <tr> <th></th> <th>Phone</th> <th>Extension</th> </tr> </thead> <tbody> <tr> <td>Home</td> <td>_____</td> <td>_____</td> </tr> <tr> <td>Cell</td> <td>_____</td> <td>_____</td> </tr> <tr> <td>Work</td> <td>_____</td> <td>_____</td> </tr> </tbody> </table>		Phone	Extension	Home	_____	_____	Cell	_____	_____	Work	_____	_____																														
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Work	_____	_____																																									
<p><b>Contact Information (required)</b></p>	<p>Email Address _____</p>																																										
<p><b>Current Address</b></p>	<p>Address Line 1 _____</p> <p>Address Line 2 _____</p> <p>City _____ State _____ ZIP Code _____</p>																																										
<p><b>How Long at Current Address (required)</b></p>	<table border="1"> <thead> <tr> <th>Years</th> <th>Months</th> </tr> </thead> <tbody> <tr> <td>_____</td> <td>_____</td> </tr> </tbody> </table>	Years	Months	_____	_____																																						
Years	Months																																										
_____	_____																																										
<p><b>Housing (required)</b> <i>Current Address</i></p>	<p>No primary housing expense <input type="radio"/></p> <p>Own <input type="radio"/></p> <p>Rent <input type="radio"/></p>																																										

Monthly Housing Expense							
If at Current Address for LESS than 2 years, list Former Address	Address Line 1 _____						
	Address Line 2 _____						
	City _____ State _____ ZIP Code _____						
How long at Former Address (required)	<table style="width: 100%; border: none;"> <tr> <td style="text-align: center; width: 50%;"><b>Years</b></td> <td style="text-align: center; width: 50%;"><b>Months</b></td> </tr> <tr> <td style="text-align: center;">_____</td> <td style="text-align: center;">_____</td> </tr> </table>	<b>Years</b>	<b>Months</b>	_____	_____		
<b>Years</b>	<b>Months</b>						
_____	_____						
Housing (required) <i>Former Address</i>	<table style="width: 100%; border: none;"> <tr> <td style="text-align: center;">No primary housing expense</td> <td style="text-align: center;"><input type="radio"/></td> </tr> <tr> <td style="text-align: center;">Own</td> <td style="text-align: center;"><input type="radio"/></td> </tr> <tr> <td style="text-align: center;">Rent</td> <td style="text-align: center;"><input type="radio"/></td> </tr> </table>	No primary housing expense	<input type="radio"/>	Own	<input type="radio"/>	Rent	<input type="radio"/>
No primary housing expense	<input type="radio"/>						
Own	<input type="radio"/>						
Rent	<input type="radio"/>						
Monthly Housing Expense							
Mailing Address <i>If different from Current Address</i>	Address Line 1 _____						
	Address Line 2 _____						
	City _____ State _____ ZIP Code _____						
<b>1b. Current Employment/Self-Employment and Income</b>							
Employer or Business Name							
Employer or Business Address	Address Line 1 _____						
	Address Line 2 _____						
	City _____ State _____ ZIP Code _____						
Employer or Business Phone Number							
Position or Title							
Start Date <i>mm/dd/yyyy</i>							
How long in this line of work? (required)	<table style="width: 100%; border: none;"> <tr> <td style="text-align: center; width: 50%;"><b>Years</b></td> <td style="text-align: center; width: 50%;"><b>Months</b></td> </tr> <tr> <td style="text-align: center;">_____</td> <td style="text-align: center;">_____</td> </tr> </table>	<b>Years</b>	<b>Months</b>	_____	_____		
<b>Years</b>	<b>Months</b>						
_____	_____						
Check if this statement applies	<input type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to this transaction. <input type="checkbox"/> I am the Business Owner or Self-Employed						

If Business Owner or Self Employed <i>check the appropriate option</i>	<input type="radio"/> I have an ownership share of less than 25 percent. <input type="radio"/> I have an ownership share of 25 percent or more.														
Monthly Income (or Loss) <i>If Business Owner or Self-Employed</i>															
Gross Monthly Income (required)	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%; text-align: right;">Base</td> <td style="border-bottom: 1px solid black;"></td> </tr> <tr> <td style="text-align: right;">Overtime</td> <td style="border-bottom: 1px solid black;"></td> </tr> <tr> <td style="text-align: right;">Bonus</td> <td style="border-bottom: 1px solid black;"></td> </tr> <tr> <td style="text-align: right;">Commission</td> <td style="border-bottom: 1px solid black;"></td> </tr> <tr> <td style="text-align: right;">Military Entitlements</td> <td style="border-bottom: 1px solid black;"></td> </tr> <tr> <td style="text-align: right;">Other</td> <td style="border-bottom: 1px solid black;"></td> </tr> <tr> <td style="text-align: right;">TOTAL</td> <td style="border-bottom: 1px solid black;"></td> </tr> </table>	Base		Overtime		Bonus		Commission		Military Entitlements		Other		TOTAL	
Base															
Overtime															
Bonus															
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Military Entitlements															
Other															
TOTAL															
<b>1c. IF APPLICABLE, Complete Information for Additional Employment/Self-Employment and Income</b>															
Employer or Business Name															
Employer or Business Phone Number															
Employer or Business Address	<table style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="3" style="border-bottom: 1px solid black;">Address Line 1</td> </tr> <tr> <td colspan="3" style="border-bottom: 1px solid black;">Address Line 2</td> </tr> <tr> <td style="border-bottom: 1px solid black;">City</td> <td style="border-bottom: 1px solid black;">State</td> <td style="border-bottom: 1px solid black;">ZIP Code</td> </tr> </table>	Address Line 1			Address Line 2			City	State	ZIP Code					
Address Line 1															
Address Line 2															
City	State	ZIP Code													
Position or Title															
Start Date <i>mm/dd/yyyy</i>															
How long in this line of work? (required)	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%; text-align: center;"><b>Years</b></td> <td style="width: 40%; text-align: center;"><b>Months</b></td> </tr> <tr> <td style="border-bottom: 1px solid black;"></td> <td style="border-bottom: 1px solid black;"></td> </tr> </table>	<b>Years</b>	<b>Months</b>												
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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. <input type="checkbox"/> I am the Business Owner or Self-Employed														
If Business Owner or Self-Employed	<input type="radio"/> I have an ownership share of less than 25 percent. <input type="radio"/> I have an ownership share of more 25 percent or more.														

Gross Monthly Income (required)	Base	_____
	Overtime	_____
	Bonus	_____
	Commission	_____
	Military Entitlements	_____
	Other	_____
	TOTAL	_____

**1d. IF APPLICABLE, Complete Information for Previous Employment/Self-Employment and Income**

Employer or Business Name	_____		
Employer or Business Address	Address Line 1 _____		
	Address Line 2 _____		
	City	State	ZIP Code
Position or Title	_____		
Start Date <i>mm/dd/yyyy</i>	_____		
End Date <i>mm/dd/yyyy</i>	_____		
	<input type="checkbox"/> Check if you were the Business Owner or Self-Employed		
Previous Gross Monthly Income <i>per month</i>	_____		

**OTHER INCOME INSTRUCTIONS**

- Include income from other sources below. Under Income Source, choose from the sources listed here:**
- Alimony
  - Automobile Allowance
  - Boarder Income
  - Capital Gains
  - Child Support
  - Disability
  - Foster Care
  - Housing or Parsonage
  - Interest and Dividends
  - Mortgage Credit Certificate
  - Mortgage Differential Payments
  - Notes Receivable
  - Public Assistance
  - Retirement (e.g. Pension, IRA)
  - Royalty Payments
  - Separate Maintenance
  - Social Security
  - Trust
  - Unemployment Benefits
  - VA Compensation
  - Other

**NOTE:** *Reveal alimony, child support, separate maintenance, or other income ONLY IF you want it considered in determining your qualification for this loan.*

**1e. Income from Other Sources**

<input type="checkbox"/> Does not apply
---

	Income Source	Monthly Income
Use list above to identify the Income Source. (required)	_____	_____
	_____	_____
	_____	_____
	_____	_____
	_____	_____

Provide TOTAL Monthly Amount Here

**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**

Does not apply

**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	Financial Institution	Account Number	Cash or Market Value
Use the list above to identify the Account Type. (required)	_____	_____	_____	_____
	_____	_____	_____	_____
	_____	_____	_____	_____
	_____	_____	_____	_____
	_____	_____	_____	_____

Provide TOTAL Amount Here

**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:**

- |  |   |                            |                       |                    |                |
|--|---|----------------------------|-----------------------|--------------------|----------------|
| <i>Assets</i>  |   | <i>Credits</i>             |                       |                    |                |
| • Proceeds from REal Estate Property to be sold on or before closing | • Proceeds from Sale of Non-Real Estate Asset | • Unsecured Borrowed Funds | • Earnest Money       | • Relocation Funds | • Sweat Equity |
|  | • Secured Borrowed Funds                      | • Other                    | • Employer Assistance | • Rent Credit      | • Trade Equity |
|  |   |                            | • Lot Equity          |                    |                |

	Asset or Credit Type	Cash or Market Value
Use list above to determine Asset or Credit Type (required)	_____	_____
	_____	_____
	_____	_____
	_____	_____
	_____	_____

Provide TOTAL Amount Here

**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	Company Name	Account Number	Unpaid Balance	To be paid off at or before closing (yes or no)	Monthly Payment
Use list above to determine Account Type (required)	_____	_____	_____	_____	_____	_____
	_____	_____	_____	_____	_____	_____
	_____	_____	_____	_____	_____	_____
	_____	_____	_____	_____	_____	_____
	_____	_____	_____	_____	_____	_____

**2d. Other Liabilities and Expenses**

Does not apply

**List all other liabilities and expenses below. Choose from the types listed here:**

- Alimony
- Child Support
- Separate Maintenance
- Job Related Expenses
- Other

Type of Liability or Expense	Monthly Payment
_____	_____
_____	_____
_____	_____
_____	_____

**Section 3: Financial Information -- Real Estate**

This section asks you to list all properties you currently own and what you owe on them.  
**If you are refinancing, list the property you are refinancing FIRST.**

**3a. Property You Own**

	<input type="checkbox"/> I do not own any real estate
--	---

Property Address	Address Line 1 _____ Address Line 2 _____ City _____ State _____ ZIP Code _____
------------------	---

Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. If not included in Monthly Mortgage Payment	Monthly Rental Income	(For LENDER to calculate) Net Monthly Rental Income
_____	_____	_____	_____	_____	_____

Mortgage Loans on this Property	<input type="checkbox"/> Does not apply
---------------------------------	---

Creditor Name	Account Number	Monthly Mortgage Payment	Unpaid Balance	To be paid off at or before closing	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit (if applicable)
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____

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

	<input type="checkbox"/> Does not apply
--	---

Property Address	Address Line 1 _____ Address Line 2 _____ City _____ State _____ ZIP Code _____
------------------	---

Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. if not included in Monthly Mortgage Payment	Monthly Rental Income	(For LENDER to calculate) Net Monthly Rental Income
_____	_____	_____	_____	_____	_____

Mortgage Loans on this Property	<input type="checkbox"/> Does not apply
---------------------------------	---



Creditor Name	Account Number	Monthly Mortgage Payment	Unpaid Balance	To be paid off at or before closing	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit (if applicable)
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____

**3c. IF APPLICABLE, Complete Information for Additional Property**

Does not apply

Property Address

Address Line 1 \_\_\_\_\_

Address Line 2 \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

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

**Section 4: Loan and Property Information.**

This section asks about the loan's purpose and the property you want to purchase or refinance.

**4a. Loan and Property Information**

Loan Amount \_\_\_\_\_

Loan Purpose

Purchase

Refinance

Other: \_\_\_\_\_

Property Address	Address Line 1		
	Address Line 2		
	City	State	ZIP Code

Occupancy	<input type="radio"/> Primary Residence
	<input type="radio"/> Second Home
	<input type="radio"/> Investment Property

	<input type="checkbox"/> FHA Secondary Residence
--	--

<b>Mixed-Use Property</b> <i>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)</i>	<input type="radio"/> NO
	<input type="radio"/> YES

<b>Manufactured Home</b> <i>Is the property a manufactured home? (e.g., a factory build dwelling built on a permanent chassis)</i>	<input type="radio"/> NO
	<input type="radio"/> YES

**4b. Other New Mortgage Loans on the Property You are Buying or Refinancing**

	<input type="checkbox"/> Does not apply
--	---

Creditor Name	Lien Type: First Lien	Lien Type: Subordinate Lien	Monthly Payment	Loan Amount/Amount to be Drawn	Credit Limit (if applicable)
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

**4c. Rental Income on the Property You Want to Purchase - For Purchase Only - Complete if the property is a 2-4 Unit Primary Residence or an Investment Property.**

	<input type="checkbox"/> Does not apply
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Expected Monthly Rental Income	
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For LENDER to calculate: Expected Net Monthly Rental Income	
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**4d. Gifts or Grants You Have Been Given or Will Receive for this Loan**

	<input type="checkbox"/> 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	Cash or Market Value
Gifts or Grants (required) <i>Use the list above to determine the Source.</i>	_____	_____	_____	_____	_____
	_____	_____	_____	_____	_____
	_____	_____	_____	_____	_____

**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?	<input type="radio"/> NO <input type="radio"/> YES
If YES, have you had an ownership interest in another property in the last three years? <i>If YES, complete (1) and (2) below</i>	<input type="radio"/> NO <input type="radio"/> YES
(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 the title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	
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?	<input type="radio"/> NO <input type="radio"/> YES
If YES, what is the amount of this money?	
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?	<input type="radio"/> NO <input type="radio"/> YES

D. 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
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 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?	<input type="radio"/> NO <input type="radio"/> YES

If YES, identify the type(s) of bankruptcy (required)	<b>Chapter 7</b>	<b>Chapter 11</b>	<b>Chapter 12</b>	<b>Chapter 13</b>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**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.

Signatures

	Name (First, Middle, Last, Suffix)	Date
Borrower Signature (required)	Borrower _____	_____
	Additional Borrower _____	_____
	Additional Borrower _____	_____
	Additional Borrower _____	_____

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

**Military Service of Borrower**

Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces?	<input type="radio"/> NO <input type="radio"/> YES
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If YES, check all that apply	<input type="checkbox"/> Currently serving on active duty <input type="checkbox"/> Currently retired, discharged, or separated from service <input type="checkbox"/> Only period of service was as a non-activated member of the Reserve or National Guard <input type="checkbox"/> Surviving spouse
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If currently serving on active duty, projected expiration date of service/tour	
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**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 <i>Check one or more</i>	<input type="checkbox"/> I do not wish to provide this information
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	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other:
	<input type="checkbox"/> Not Hispanic or Latino
Sex	<input type="radio"/> Female <input type="radio"/> Male <input type="radio"/> I do not wish to provide this information
Race	<input type="checkbox"/> I do not wish to provide this information
	<input type="checkbox"/> American Indian or Alaska Native
If American Indian or Alaska Native, print name of enrolled or principal tribe	
	<input type="checkbox"/> Asian <input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other:
	<input type="checkbox"/> Black or African American
	<input type="checkbox"/> White

To Be Completed by Financial Institution (for application taken in person)

	NO	YES
Was the ethnicity of the Borrower collected on the basis of visual observation or surname?	<input type="radio"/>	<input type="radio"/>
Was the sex of the Borrower collected on the basis of visual observation or surname?	<input type="radio"/>	<input type="radio"/>
Was the race of the Borrower collected on the basis of visual observation or surname?	<input type="radio"/>	<input type="radio"/>

The Demographic Information was provided through	<input type="radio"/> Face-to-Face Interview (includes Electronic Media w/ Video Component) <input type="radio"/> Telephone Interview <input type="radio"/> Fax or Mail <input type="radio"/> Email or Internet
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**Section 9: Loan Originator Information**  
To be completed by your **Loan Originator**

**Loan Originator Information**

Loan Originator Organization Name	
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Address	
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Loan Originator Organization NMLSR ID #	_____
State License ID #	_____
Loan Originator Name	_____
Loan Originator NMLSR ID #	_____
State License ID #	_____
Email	_____
Phone	_____

Signature	
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Date	
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This electronic form is based on:  
**Uniform Residential Loan Application,**  
**Freddie Mac Form 65 • Fannie Mae Form 1003**