Equal Housing Lender | Member FDIC

Privacy Policy

BRCB Uniform Residential Loan Application

First Name: Last Name:

Submitted on:

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)*	
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
If applying for JOINT CREDIT, total number of borrowers	
List Name(s) of Other Borrower(s) Applying for this Loan (required) *First, Middle, Last, Suffix - one name per line.*	**First Name** / **Middle Name** / **Last Name** / **Suffix** Co-Borrower 1 Co-Borrower 2 Co-Borrower 3 Co-Borrower 4 Co-Borrower 5

Marital Status *Select "Unmarried" for Single, Divorced, Civil Union, Domestic Partnership, or Registered Reciprocal Beneficiary Relationship status*	◯ Married ◯ Separated ◯ Unmarried
Number of Dependents *not listed by another Borrower*	
Ages of Dependents *not listed by another Borrower*	
Contact Information (required)	**Phone** **Extension** Home _____ _____ Cell _____ _____ Work _____ _____
Contact Information (required)	Email Address _____
Current Address	Address Line 1 Address Line 2 City State ZIP Code
How Long at Current Address (required)	**Years** **Months**
Housing (required) *Current Address*	No primary housing expense ◯ Own ◯ Rent ◯
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)	**Years** **Months**

Housing (required) *Former Address*	No primary housing expense ◯ Own ◯ Rent ◯
Monthly Housing Expense	
Mailing Address *If different from Current Address*	Address Line 1 Address Line 2 City State ZIP Code

1b. Current Eployment/Self-Employment and Income

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 *mm/dd/yyyy*	
How long in this line of work? (required)	**Years** **Months**
Check if this statement applies	☐ I am employed by a family member, property seller, real estate agent, or other party to this transaction. ☐ I am the Business Owner or Self-Employed
If Business Owner or Self Employed *check the appropriate option*	◯ I have an ownership share of less than 25 percent. ◯ I have an ownership share of 25 percent or more.
Monthly Income (or Loss) *If Business Owner or Self-Employed*	

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

1c. IF APPLICABLE, Complete Information for Additional Employment/Self-Employment and Income

Employer or Business Name	
Employer or Business Phone Number	
Employer or Business Address	Address Line 1 Address Line 2 City State ZIP Code
Position or Title	
Start Date *mm/dd/yyyy*	
How long in this line of work? (required)	**Years** **Column**
Check if this statement applies	☐ I am employed by a family member, property seller, real estate agent, or other party to the transaction. ☐ I am the Business Owner or Self-Employed
If Business Owner or Self-Employed	◯ I have an ownership share of less than 25 percent. ◯ 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 *mm/dd/yyyy*	
End Date *mm/dd/yyyy*	
	☐ Check if you were the Business Owner or Self-Employed
Previous Gross Monthly Income *per month*	

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

	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

Include all acounts 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:

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	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

☐ 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

☐ 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

☐ 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)

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 (required)	
Loan Purpose	◯ Purchase ◯ Refinance ◯ Other:

Property Address	Address Line 1 Address Line 2 City State ZIP Code
Occupancy	◯ Primary Residence ◯ Second Home ◯ Investment Property
	☐ FHA Secondary Residence
Mixed-Use Property *If you will occupy the property, will you set aside space within the property to operate your own buisness? (e.g., daycare facility, medical office, beauty/barber shop)*	◯ NO ◯ YES
Manufactured Home *Is the property a manufactured home? (e.g., a factory build 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: 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.

☐ Does not apply

Expected Monthly Rental Income (required)	
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
- Employer
- Federal Agency
- Local Agency
- Relative
- Religious Nonprofit
- State Agency
- Unmarried Partner
- Lender
- Other

	Asset Type: Cash Gift, Gift of Equity, Grant	Deposited	Not Deposited	Source	Cash or Market Value
Gifts or Grants (required) *Use the list above to determine the Source.*					

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?	◯ NO ◯ YES
If YES, have you had an ownership interest in another property in the last three years? *If YES, complete (1) and (2) below*	◯ NO ◯ 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 affiliiation with the seller of the property?	◯ NO ◯ 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?	◯ NO ◯ 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?	◯ NO ◯ 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?	◯ NO ◯ 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)?	◯ NO ◯ 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?	◯ NO ◯ YES
G. Are there any outstanding judgments against you?	◯ NO ◯ YES
H. Are your currently delinquent or in default on a Federal debt?	◯ NO ◯ YES
I. Are you party to a lawsuit in which you potentially have any personal financial liability?	◯ NO ◯ YES
J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?	◯ NO ◯ 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?	◯ NO ◯ YES
L. Have you had property foreclosed upon in the last 7 years?	◯ NO ◯ YES
M. Have you declared bankruptcy within the past 7 years?	◯ NO ◯ YES
If YES, identify the type(s) of bankruptcy (required)	**Chapter 7** ☐ **Chapter 11** ☐ **Chapter 12** ☐ **Chapter 13** ☐

Section 6: Acknowledgments and Agreements

This section tells you about your legal obligations when you sign this application.

Acknowlegments 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 legligent 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 udner 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.
• TheLender 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 a n 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 a s effectiv eand 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) lmy 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) performaudit, 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?	◯ NO ◯ YES
If YES, check all that apply	☐ Currently serving on active duty ☐ 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
If currently serving on active duty, projected expiration date of service/tour	

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