

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

Mortgage Applied for:	<input type="checkbox"/> V.A. <input type="checkbox"/> Conventional <input type="checkbox"/> Other: _____	Agency Case Number _____	Lender Case Number _____
Amount	<input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service	Interest Rate _____ %	No. of Months _____
		Amortization Type: <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): _____	ARM (type): <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: 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
---------------	------------------------	--------------------------------	----------------------------	---

Title will be held in what Name(s) _____ Cost: \$ _____

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 _____
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower) no. _____	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower) no. _____

Present Address (street, city, state & ZIP) _____	Own <input type="checkbox"/> Rent <input type="checkbox"/> No. Yrs. _____	Present Address (street, city, state & ZIP) _____	Own <input type="checkbox"/> Rent <input type="checkbox"/> 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 <input type="checkbox"/> Rent <input type="checkbox"/> No. Yrs. _____	Former Address (street, city, state & ZIP) _____	Own <input type="checkbox"/> Rent <input type="checkbox"/> No. Yrs. _____
--	---	--	---

Borrower

IV. EMPLOYMENT INFORMATION

Co-Borrower

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

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

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

Uniform Residential Loan Application
 Freddie Mac Form 65 7/05 (rev. 6/09)

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:		
Total	\$	\$	\$	Total	\$	\$

* 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) does not 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 non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

Completed Jointly Not Jointly

ASSETS Description Cash or Market Value

Cash deposit toward purchase held by: \$

List checking and savings accounts below

Name and address of Bank, S & L, or Credit Union

LIABILITIES and Pledged Assets. 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.

LIABILITIES Name and address of Company Monthly Payment & Months Left to Pay Unpaid Balance

Name and address of Company \$ Payment/Months \$

Account No. Name and address of Company \$ Payment/Months \$

Account No. Name and address of Bank, S & L, or Credit Union \$

Account No. Name and address of Company \$ Payment/Months \$

Account No. Name and address of Company \$ Payment/Months \$

Account No. Name and address of Bank, S & L, or Credit Union \$

Account No. Name and address of Company \$ Payment/Months \$

Account No. Stocks & Bonds (Company name/number & description) \$

Account No. Name and address of Company \$ Payment/Months \$

Life insurance net cash value Face amount: \$

Subtotal Liquid Assets

Real estate owned (enter market value from schedule of real estate owned)

Account No. Name and address of Company \$ Payment/Months \$

Vested interest in retirement fund Net worth of business(es) owned (attach financial statement)

Account No. Alimony/Child Support/Separate Maintenance Payments Owed to: \$

Automobiles owned (make and year)

Job Related Expense (child care, union dues, etc.) \$

Total Monthly Payments Net Worth (a. minus b.) \$ Total Liabilities b. \$

Total Assets a. \$

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

Date

Date

Uniform Residential Loan Application

Freddie Mac Form 65 7/05 (rev. 6/09)

GCC - 1003-4 (11/09)