

To be completed by the Lender:

Lender Loan No./Universal Loan Identifier 12345

Jeff Platfoot

Director of Regional Training

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.

It's FINAL – The new URLA is here!



MGIC

☒ Married Number 1
☐ Separated Ages 12
☐ Unmarried
(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)

Home Phone (713) 438 - 9999
Cell Phone (710) 987 - 9999
Work Phone (713) 497 - 9999 Ext. 999
Email p_simon@email.com

Current Address

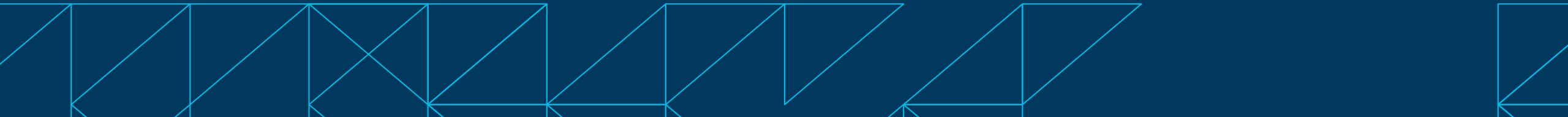
Street 12 Oakwood Lane Unit #
City Pleasant Valley State AK ZIP 99999 Country USA

Legal Disclaimer

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Objectives

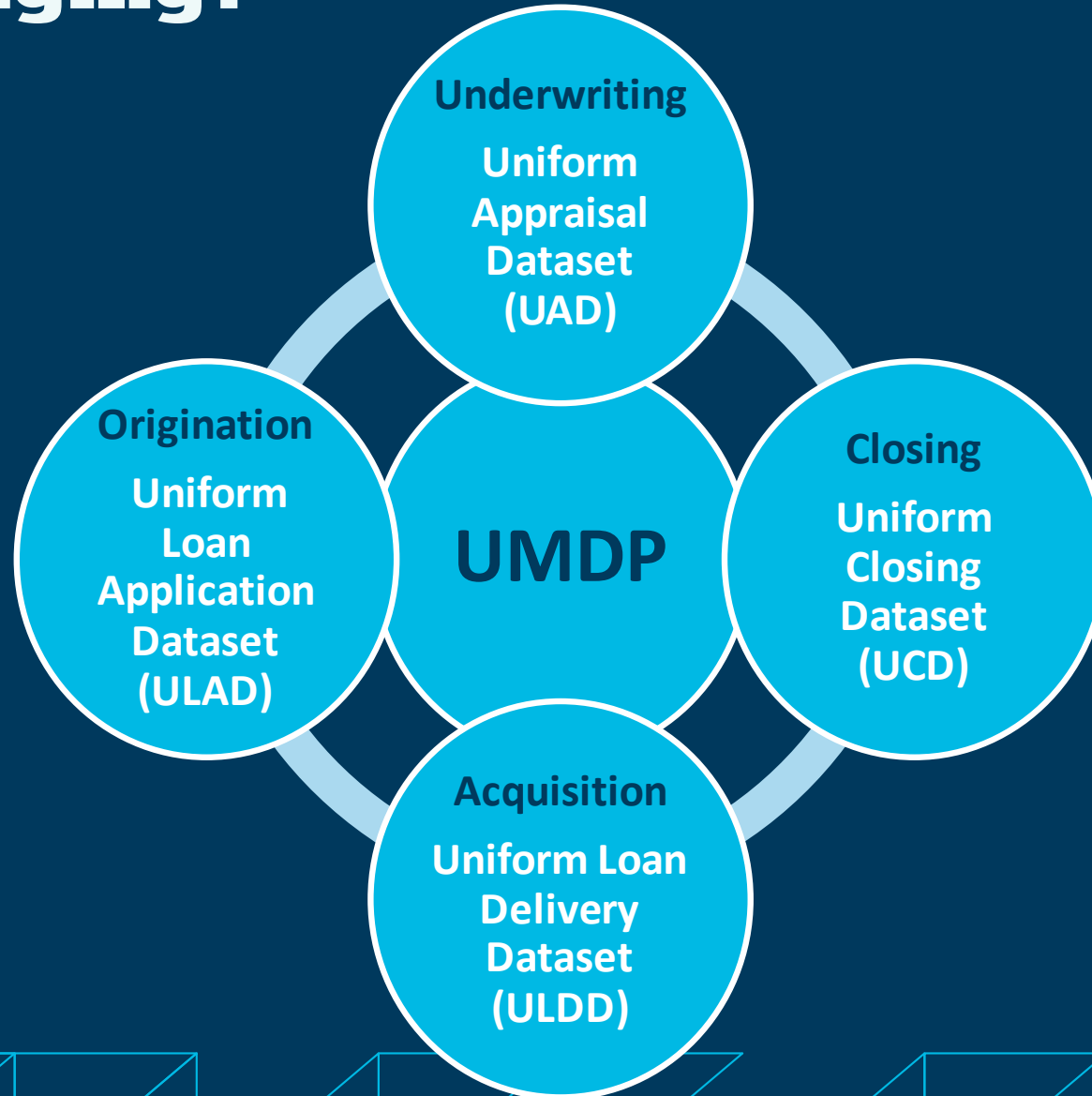
- Why it changed
- Who decided
- When it's changing
- How it's changing

The MGIC logo is displayed in white, bold, sans-serif capital letters. It is positioned in the bottom right corner of the slide, which features a light blue background with a geometric pattern of white lines forming various triangles and squares. The logo is partially overlaid by the bottom edge of the slide.

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Why is it changing?

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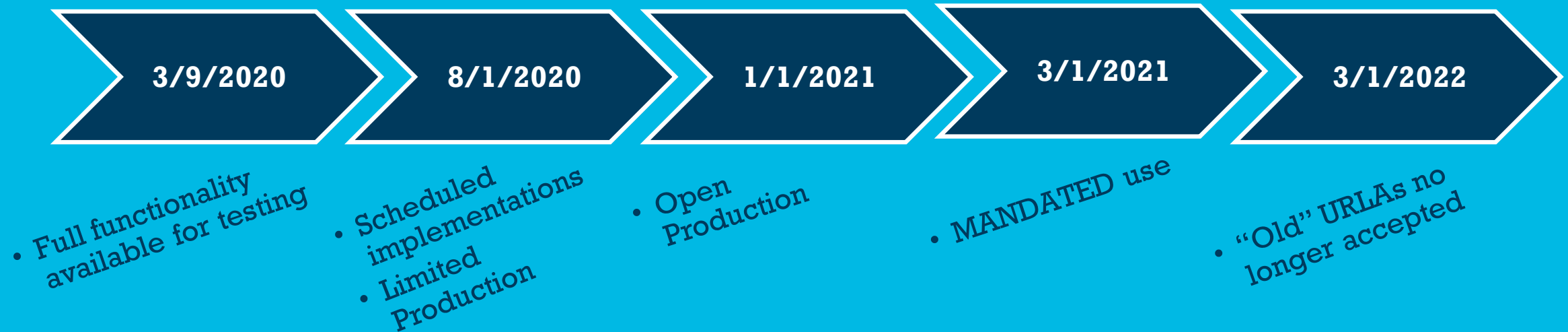
Who decided?

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URLA Timeline

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Source: UMDP Announcement 04/14/2020

How it's changing

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One
Borrower
form design

Optional,
as needed
forms

“Does not
apply”
indicators

Pick-list for:

- Income
- Assets
- Liabilities

New
Uniform
Residential
Loan
Application

Ease of use and certainty

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)

Peter Simon

Alternate Names – List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)

Social Security Number 999 – 99 – 2030

(or Individual Taxpayer Identification Number)

Date of Birth

(mm/dd/yyyy)

03 / 06 / 1970

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**. Total Number of Borrowers: 2

Each Borrower intends to apply for joint credit. **Your initials:** ps

List Name(s) of Other Borrower(s) Applying for this Loan

(First, Middle, Last, Suffix) – Use a separator between names

Elizabeth Simon

Marital Status

☒ Married

☐ Separated

☐ Unmarried

(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)

Dependents (not listed by another Borrower)

Number 1

Ages 12

Contact Information

Home Phone (713) 438 – 9999

Cell Phone (713) 321 – 9999

Work Phone (713) 497 – 9999

Ext.

Email p-simon@email.com

Improved accuracy

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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 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)

Financial Institution	Account Number	Cash or Market Value
Teachers Credit Union	06083-00	\$ 5,562.00
Teachers Credit Union	06083-71	\$ 1,367.00
		\$
		\$
		\$
Provide TOTAL Amount Here		\$ 6,929.00

Bonds

Bridge Loan Proceeds

Cash Value of Life Insurance

Certificate of Deposit


Checking

Individual Development Account

Money Market

Mutual Fund

Retirement



Greater efficiency and certainty



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 – use list above	Cash or Market Value
<div></div>	\$

1b. Current Employment/Self-Employment and Income

☐ Does not apply

Employer or Business Name Franklin Elementary School Phone (713) 497 - 9999
Street 17 Barker Rd Unit #
City Pleasant Valley State AK ZIP 99999 Country USA

Position or Title Music Teacher

Start Date 09 / 01 / 2010 (mm/dd/yyyy)

How long in this line of work? 20 Years Months

Check if this statement applies:

☐ I am employed by a family member, property seller, real estate agent, or other party to the transaction.

☐ Check if you are the Business Owner or Self-Employed ☐ I have an ownership share of less than 25%. Monthly Income (or Loss) \$ ☐ I have an ownership share of 25% or more. \$

Gross Monthly Income

Base \$ 3,708.00 /month
Overtime \$
Bonus \$
Commission \$
Military Entitlements \$ /month
Other \$ /month
TOTAL \$ 3,708.00 /month

Current Employment

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

☐ Does not apply

Employer or Business Name Learning Center of America Phone (713) 483 - 9999
Street 273 River Road Unit #
City Pleasant Valley State AK ZIP 99999 Country USA

Position or Title Teacher

Start Date 03 / 21 / 2013 (mm/dd/yyyy)

How long in this line of work? 20 Years Months

Check if this statement applies:

☐ I am employed by a family member, property seller, real estate agent, or other party to the transaction.

☐ Check if you are the Business Owner or Self-Employed ☐ I have an ownership share of less than 25%. Monthly Income (or Loss) \$ ☐ I have an ownership share of 25% or more. \$

Gross Monthly Income

Base \$
Overtime \$
Bonus \$
Commission \$ /month
Military Entitlements \$ /month
Other \$ /month
TOTAL \$ 451.00 /month

Additional Employment

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

☐ Does not apply

Provide at least 2 years of current and previous employment and income.

Employer or Business Name
Street Unit #

Previous Gross Monthly Income \$ /month

Previous Employment

How will this help?

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Lender

More
relevant
data

More
flexible
data

More
reliable
collection

Borrower

Easier to
complete

Easier to
review

Easier to
apply

URLA - 5 Components

To be completed by the **Lender**:
Lender Loan No./Universal Loan Identifier 12345

Uniform Residential Loan Application
Verify and complete the information on this application. If you are applying for a new loan, you must provide the information as directed by your Lender.

Section 1: Borrower Information. This section asks about your employment and other sources, such as retirement, that you want considered for the loan.

REQUIRED for EVERY LOAN

To be completed by the **Lender**:
Lender Loan No./Universal Loan Identifier 12345 Agency Case No. _____

Uniform Residential Loan Application — Lender Loan Information
This section is completed by your Lender.

L1. Property and Loan Information

Property is in a community property state.
☐ Conversion of Contract for Deed or Land Contract

Refinance Type
☐ No Cash Out
☐ Limited Cash Out
☐ Cash Out

Refinance Program
☐ Full Document
☐ Interest Rate
☐ Streamlined
☐ Other

1a. Personal Information
Name (First, Middle, Last, Suffix) _____
Peter _____
Alter _____

To be completed by the **Lender**:
Lender Loan No./Universal Loan Identifier 12345

Uniform Residential Loan Application — Additional Borrower
Verify and complete the information on this application as directed by your Lender.

Section 1: Borrower Information. This section asks about your employment and other sources, such as retirement, that you want considered for the loan.

1a. Personal Information
Name (First, Middle, Last, Suffix) _____

REQUIRED as APPLICABLE

To be completed by the **Lender**:
Lender Loan No./Universal Loan Identifier _____ Agency Case No. _____

Uniform Residential Loan Application — Unmarried Addendum

Lender Loan No./Universal Loan Identifier _____

Uniform Residential Loan Application — Continuation Sheet

Continuation Sheet Use this continuation sheet if you need more space to complete the Uniform Residential Loan Application.

Borrower Name (First, Middle, Last, Suffix) _____

URLA - Borrower

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To be completed by the Lender:
Lender Loan No./Universal Loan Identifier 12345

Uniform Residential Loan Application

Verify and complete the information on this application as directed by your Lender.

Section 1: Borrower Information.

employment and other sources, such as retirement

1a. Personal Information

Name (First, Middle, Last, Suffix)
Peter Simon

Alternate Names – List any names by which you are known

1

Personal Info;
Employment and
Income

2

Assets & Liabilities

3

REO

4

Loan & Property

5

Declarations

6

Acknowledgments
& Agreements

7

Military Service

8

Demographics

9

Loan Originator

Section 1: Borrower Information

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To be completed by the Lender:
Lender Loan No./Universal Loan Identifier 12345 Agency Case No. _____

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) Peter Simon	Social Security Number 999 - 99 - 2030 (or Individual Taxpayer Identification Number)
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) 03 / 06 / 1970 Citizenship <input checked="" type="radio"/> U.S. Citizen <input type="radio"/> Permanent Resident Alien <input type="radio"/> Non-Permanent Resident Alien
Type of Credit <input checked="" type="radio"/> I am applying for individual credit. <input type="radio"/> I am applying for joint credit. Total Number of Borrowers: _____ Each Borrower intends to apply for joint credit. Your Initials: _____	List Name(s) of Other Borrower(s) Applying for this Loan (First, Middle, Last, Suffix) - Use a separator between names
Marital Status <input type="radio"/> Married <input type="radio"/> Separated <input checked="" type="radio"/> Unmarried (Single, Divorced, Widowed, Civil Union, Domestic Partnership)	Dependents (not listed by another Borrower) Number 1 Ages 12 _____
Contact Information Home Phone (713) 438 - 9999 Cell Phone _____	

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)

Peter Simon

Social Security Number 999 - 99 - 2030
(or Individual Taxpayer Identification Number)

Street 17 Barker Rd City Pleasant Valley State AL ZIP 99999	Phone (713) 497 - 9999 Unit # Country USA	Gross Monthly Income Base \$ 3,708.00 /month Overtime \$ /month Bonus \$ /month Commission \$ /month Military Entitlements \$ /month Other \$ /month TOTAL \$ 3,708.00 /month
Position or Title Music Teacher Start Date 09 / 01 / 2010 (mm/dd/yyyy) How long in this line of work? 20 Years _____ Months	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"/> Check if you are the Business Owner or Self-Employed <input type="checkbox"/> I have an ownership share of less than 25%. Monthly Income (or Loss) \$ <input type="checkbox"/> I have an ownership share of 25% or more. \$	

1a. Personal Information



1a. Personal Information

Name *(First, Middle, Last, Suffix)*

Peter Simon

Alternate Names – *List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)*

Social Security Number 999 – 99 – 2030
(or Individual Taxpayer Identification Number)

Date of Birth
(mm/dd/yyyy)
03 / 06 / 1970

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**. Total Number of Borrowers:
Each Borrower intends to apply for joint credit. **Your initials:**

List Name(s) of Other Borrower(s) Applying for this Loan
(First, Middle, Last, Suffix) – Use a separator between names

1a. Personal Info...cont.

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Marital Status

- ☐ Married
☐ Separated
☒ Unmarried

(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)

Dependents (not listed by another Borrower)

Number 1

Ages 12

Contact Information

Home Phone (713) 438 - 9999

Cell Phone (713) 321 - 9999

Work Phone (713) 497 - 9999

Ext. _____

Email p-simon@email.com

Current Address

Street 12 Oakwood Lane

Unit # _____

City Pleasant Valley

State AA

ZIP 99999

Country USA

How Long at Current Address? 4 Years 0 Months Housing ☐ No primary housing expense ☒ Own ☐ Rent (\$ _____ /month)

If at Current Address for LESS than 2 years, list Former Address ☒ Does not apply

Street _____ Unit # _____

City _____ State _____ ZIP _____ Country _____

How Long at Former Address? _____ Years _____ Months Housing ☐ No primary housing expense ☐ Own ☐ Rent (\$ _____ /month)

Mailing Address – if different from Current Address ☒ Does not apply

Street _____ Unit # _____

City _____ State _____ ZIP _____ Country _____

1b./1c. Current Employment/ Self Employment/ and Income

1b. Current Employment/Self-Employment and Income

☐ Does not apply

Employer or Business Name Franklin Elementary School Phone (713) 497 - 9999
Street 17 Barker Rd Unit #
City Pleasant Valley State AK ZIP 99999 Country USA

Position or Title Music Teacher

Start Date 09 / 01 / 2010 (mm/dd/yyyy)

How long in this line of work? 20 Years Months

Check if this statement applies:

☐ I am employed by a family member, property seller, real estate agent, or other party to the transaction.

☐ Check if you are the Business Owner or Self-Employed ☐ I have an ownership share of less than 25%. **Monthly Income (or Loss)**
☐ I have an ownership share of 25% or more. \$

Gross Monthly Income

Base \$ /month
Overtime \$ /month
Bonus \$ /month
Comm \$ /r
Military, Entitled \$ /n
Other \$ /month
TOTAL \$ 0,00.00/month

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

☐ Does not apply

Employer or Business Name Learning Center of America Phone (713) 483 - 9999
Street 273 River Road Unit #
City Pleasant Valley State AK ZIP 99999 Country USA

Position or Title Teacher

Start Date 03 / 21 / 2013 (mm/dd/yyyy)

How long in this line of work? 20 Years Months

Check if this statement applies:

☐ I am employed by a family member, property seller, real estate agent, or other party to the transaction.

☐ Check if you are the Business Owner or Self-Employed ☐ I have an ownership share of less than 25%. **Monthly Income (or Loss)**
☐ I have an ownership share of 25% or more. \$

Gross Monthly Income

Base \$ 451.00 /month
Overtime \$ /month
Bonus \$ /month
Commission \$ /month
Military Entitlements \$ /month
Other \$ /month
TOTAL \$ 451.00/month

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

☒ Does not apply

Provide at least 2 years of current and previous employment and income.

Employer or Business Name
Street Unit #

Previous Gross Monthly Income \$ /month

1e. Income from Other Sources



1e. Income from Other Sources

Does not apply

Include income from other sources below. Under Income Source, choose from the sources listed here:

- 
- | | | | | | |
|------------------------|------------------------|-------------------------------|----------------------|------------------------|-------------------|
| • Alimony | • Child Support | • Interest and Dividends | • Notes Receivable | • Royalty Payments | • Unemployment |
| • Automobile Allowance | • Disability | • Mortgage Credit Certificate | • Public Assistance | • Separate Maintenance | Benefits |
| • Boarder Income | • Foster Care | • Mortgage Differential | • Retirement | • Social Security | • VA Compensation |
| • Capital Gains | • Housing or Parsonage | Payments | (e.g., Pension, IRA) | • Trust | • Other |

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

Income Source – use list above	Monthly Income
	\$
	\$
Alimony	
Automobile Allowance	
Boarder Income	
Capital Gains	
Child Support	
Disability	
Foster Care	
Housing or Parsonage	
Interest and Dividends	

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.

Borrower Name: Peter Simon
Uniform Residential Loan Application
Freddie Mac Form 65 • Fannie Mae Form 1003

2a. Assets

2b. Other Assets and Credits

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 accounts below. Under Account Type, choose from the types listed here:

- Checking
- Certificate of Deposit
- Stock Options
- Bridge Loan Proceeds
- Trust Account
- Savings
- Mutual Fund
- Bonds
- Individual Development Account
- Cash Value of Life Insurance (used for the transaction)
- Money Market
- Stocks
- Retirement (e.g., 401k, IRA)
- Account

Account Type – use list above	Financial Institution	Account Number	Cash or Market Value
Savings	Teachers Credit Union	06083-00	\$ 5,562.00
Bonds	Teachers Credit Union	06083-71	\$ 1,367.00
Bridge Loan Proceeds	Vanguard	99999XYZ	\$ 50,000.00
Cash Value of Life Insurance			\$
Certificate of Deposit			\$
Checking			\$
Individual Development Account			\$
Money Market			\$
Mutual Fund			\$
Retirement			\$
Savings			\$
Provide TOTAL Amount Here			\$ 56,929.00

☐ 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 – use list above	Cash or Market Value
Earnest Money	\$ 20,000.00
Employer Assistance	\$ 3,000.00
Lot Equity	\$
Proceeds from Real Estate Property to be sold on or before closing	\$
Proceeds from Sale of Non-Real Estate Asset	\$
Relocation Funds	\$
Rent Credit	\$ 23,000.00
Secured Borrowed Funds	\$
Sweat Equity	\$

2c. Liabilities

2d. Other Liabilities and Expenses



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 – use list above	Company Name	Account Number	Unpaid Balance	To be paid off at or before closing	Monthly Payment
Installment	Auto World	124578	\$ 10,000.00	<input type="checkbox"/>	\$ 500.00
Installment	Auto World	986532	\$ 4,789.00	<input type="checkbox"/>	\$ 368.00
Lease	Higher Education	1348AP9527	\$ 15,751.00	<input type="checkbox"/>	\$ 160.00
Open 30-Day	Acme Credit	60190024554	\$ 121.00	<input type="checkbox"/>	\$ 32.00
Revolving	Discover Card	97531246890	\$ 1,000.00	<input type="checkbox"/>	\$ 50.00

2d. Other Liabilities and Expenses

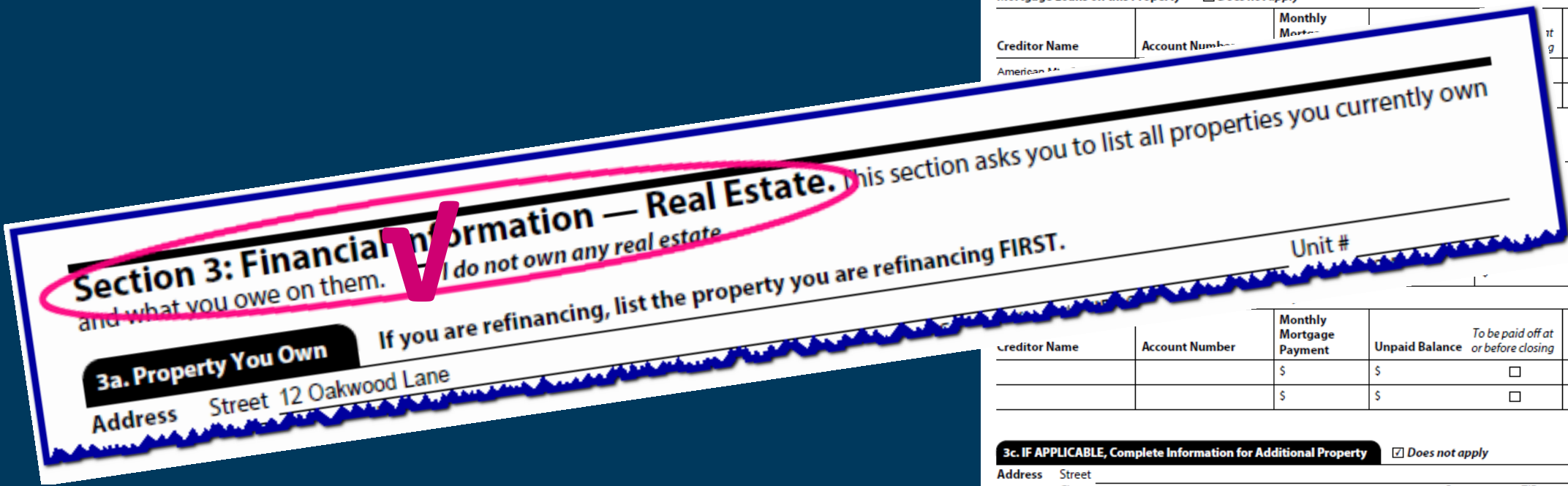
☒ Does not apply

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

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

	Monthly Payment
	\$
	\$
	\$

Section 3: Financial Information – Real Estate



Section 3: Financial Information — Real Estate. This section asks you to list all properties you currently own and what you owe on them. ☐ I do not own any real estate

3a. Property You Own If you are refinancing, list the property you are refinancing FIRST.

Address		Street	12 Oakwood Lane	Unit #	
		City	Pleasant Valley	State	AK ZIP99999 Country USA

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	For 2-4 Unit Primary or Investment Property	
				Monthly Rental Income	For LENDER to calculate: Net Monthly Rental Income
\$ 150,000.00	Pending Sale	Primary Residence	\$ 0.00	\$ 0.00	\$

Mortgage Loans on this Property ☐ Does not apply

Creditor Name	Account Number	Monthly Mortgage Payment	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit (if applicable)
American Express			Conventional	\$
				\$

Unit #		
Country		
For 2-4 Unit Primary or Investment Property		
For LENDER to calculate: Net Monthly Rental Income		\$

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)
		\$	\$	<input type="checkbox"/>		\$
		\$	\$	<input type="checkbox"/>		\$

3c. IF APPLICABLE, Complete Information for Additional Property ☒ Does not apply

Address		Street		Unit #	
		City		State	ZIP Country

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	For 2-4 Unit Primary or Investment Property	
				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)
		\$	\$	<input type="checkbox"/>		\$
		\$	\$	<input type="checkbox"/>		\$

3b. IF APPLICABLE, Complete Information for Additional Property☒ Does not apply

Address Street _____ Unit # _____
City _____ State _____ ZIP _____ Country _____

Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. <i>if not included in Monthly Mortgage Payment</i>	For 2-4 Unit Primary or Investment Property	
				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 <i>To be paid off at or before closing</i>	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit <i>(if applicable)</i>
_____	_____	\$ _____	\$ _____ <input type="checkbox"/>	_____	\$ _____
_____	_____	\$ _____	\$ _____ <input type="checkbox"/>	_____	\$ _____

3c. IF APPLICABLE, Complete Information for Additional Property☒ Does not apply

Address Street _____ Unit # _____
City _____ State _____ ZIP _____ Country _____

Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. <i>if not included in Monthly Mortgage Payment</i>	For 2-4 Unit Primary or Investment Property	
				Monthly Rental Income	For LENDER to calculate: Net Monthly Rental Income
\$ _____	_____	_____	\$ _____	\$ _____	\$ _____

Mortgage Loans on this Property ☐ Does not apply

Section 4: Loan and Property Information

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 \$ 180,000.00 Loan Purpose ☒ Purchase ☐ Refinance ☐ Other (specify) _____

Property Address Street 126 Lake View Lane Unit # _____
City Pleasant Valley State AK ZIP 99999 Country USA

Number of Units 1 Property Value \$201,000.00

Occupancy ☒ Primary Residence ☐ Second Home ☐ Investment Property ☐ FHA Secondary Residence

1. **Mixed-Use Property.** 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) ☒ NO ☐ YES

2. **Manufactured Home.** Is the property a manufactured home? (e.g., a factory built 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	Month
	<input type="radio"/> First Lien <input type="radio"/> Second Lien	

Section 4: Loan and Property Information. This section asks about the loan's purpose and the property you want to purchase or refinance.

Gifts and 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	• 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 – use list above	Cash or Market Value
	<input type="radio"/> Deposited <input type="radio"/> Not Deposited		\$
	<input type="radio"/> Deposited <input type="radio"/> Not Deposited		\$

4a. Loan and Property Information

4a. Loan and Property Information

Loan Amount \$ 180,000.00		Loan Purpose <input checked="" type="radio"/> Purchase <input type="radio"/> Refinance <input type="radio"/> Other (specify) _____	
Property Address Street 126 Lake View Lane		Unit # _____	
City Pleasant Valley		State AK	ZIP 99999
Country USA			
Number of Units 1		Property Value \$201,000.00	
Occupancy	<input checked="" type="radio"/> Primary Residence	<input type="radio"/> Second Home	<input type="radio"/> Investment Property
			FHA Secondary Residence <input type="checkbox"/>
1. Mixed-Use Property. 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)			<input checked="" type="radio"/> NO <input type="radio"/> YES
2. Manufactured Home. Is the property a manufactured home? (e.g., a factory built dwelling built on a permanent chassis)			<input checked="" type="radio"/> NO <input type="radio"/> YES

4b. Other New Mortgage Loans and 4c. Rental Income

MGIC

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



Does not apply

Creditor Name	Lien Type	Monthly Payment	Loan Amount/ Amount to be Drawn	Credit Limit (if applicable)
	<input type="radio"/> First Lien <input type="radio"/> Subordinate Lien	\$	\$	\$
	<input type="radio"/> First Lien <input type="radio"/> Subordinate Lien	\$	\$	\$

4c. Rental Income on the Property You Want to Purchase

For Purchase Only



Does not apply

Complete if the property is a 2-4 Unit Primary Residence or an Investment Property	Amount
Expected Monthly Rental Income	\$
For LENDER to calculate: Expected Net Monthly Rental Income	\$

4d. Gifts/Grants

MGIC

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
- 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 – use list above	Cash or Market Value
	<input type="radio"/> Deposited <input type="radio"/> Not Deposited		\$
	<input type="radio"/> Deposited <input type="radio"/> Not Deposited		\$

Section 5: Declarations

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? If YES, have you had an ownership interest in another property in the last three years? If YES, complete (1) and (2) below: (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 title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	<input type="radio"/> NO <input checked="" type="radio"/> YES <input type="radio"/> NO <input checked="" type="radio"/> YES PR <input type="text"/> SP <input type="text"/>
B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?	<input checked="" 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? If YES, what is the amount of this money?	<input checked="" type="radio"/> NO <input type="radio"/> YES \$ <input type="text"/>
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? 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 checked="" type="radio"/> NO <input type="radio"/> YES <input checked="" 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 checked="" 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 checked="" type="radio"/> NO <input type="radio"/> YES
G. Are there any outstanding judgments against you?	<input checked="" type="radio"/> NO <input type="radio"/> YES
H. Are you currently delinquent or in default on a Federal debt?	<input checked="" type="radio"/> NO <input type="radio"/> YES
I. Are you a party to a lawsuit in which you potentially have any personal financial liability?	<input checked="" 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 checked="" 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 checked="" type="radio"/> NO <input type="radio"/> YES
L. Have you had property foreclosed upon in the last 7 years?	<input checked="" type="radio"/> NO <input type="radio"/> YES
M. Have you declared bankruptcy within the past 7 years? If YES, identify the type(s) of bankruptcy: <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13	<input checked="" type="radio"/> NO <input type="radio"/> YES

Section 6: Acknowledgements and Agreements

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.

Borrower Signature _____ Date (mm/dd/yyyy) ____/____/____

Additional Borrower Signature _____ Date (mm/dd/yyyy) ____/____/____

Section 7: Military Service

MGIC

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

Military Service of Borrower

Military Service – 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 with projected expiration date of service/tour ____ / ____ / ____ (mm/dd/yyyy)

☐ 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

Uniform Residential Loan Application -Lender Loan Information

To be completed by the Lender:
Lender Loan No./Universal Loan Identifier 12345

Agency Case No. _____

Uniform Residential Loan Application — Lender Loan Information

This section is completed by your Lender.

L1. Property and Loan Information

Community Property State <input type="checkbox"/> At least one borrower lives in a community property state. <input checked="" type="checkbox"/> The property is in a community property state.	Refinance Type <input type="checkbox"/> No Cash Out <input type="checkbox"/> Limited Cash Out <input type="checkbox"/> Cash Out	Refinance Program <input type="checkbox"/> Full Documentation <input type="checkbox"/> Interest Rate Reduction <input type="checkbox"/> Streamlined
Transaction Detail <input type="checkbox"/> Conversion of Contract for Deed or Land Contract <input type="checkbox"/> Renovation <input type="checkbox"/> Construction-Conversion/Construction-to-Permanent <input type="checkbox"/> Single-Closing <input type="checkbox"/> Two-Closing Construction/Improvement Contract Lot Acquired Date: _____ Outstanding: _____		

Agency Case No. _____

Uniform Residential Loan Application — Lender Loan Information

This section is completed by your Lender.

L1. Property and Loan Information

Community Property State <input type="checkbox"/> At least one borrower lives in a community property state. <input checked="" type="checkbox"/> The property is in a community property state.	Refinance Type <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> USDA-RD <input type="checkbox"/> Other: _____	Terms of Loan Note Rate 5.5000 % Loan Term 360 (months)	Mortgage Lien Type <input checked="" type="radio"/> First Lien <input type="radio"/> Subordinate Lien
Amortization Type <input checked="" type="radio"/> Fixed Rate <input type="radio"/> Other (explain): _____ <input type="radio"/> Adjustable Rate If Adjustable Rate: Initial Period Prior to First Adjustment _____ (months) Subsequent Adjustment Period _____ (months)	Proposed Monthly Payment for Property		
Loan Features <input type="checkbox"/> Balloon/ Balloon Term _____ (months) <input type="checkbox"/> Interest Only / Interest Only Term _____ (months) <input type="checkbox"/> Negative Amortization <input type="checkbox"/> Prepayment Penalty / Prepayment Penalty Term _____ (months) <input type="checkbox"/> Temporary Interest Rate Buydown/Initial Buydown Rate _____ % <input type="checkbox"/> Other (explain): _____	First Mortgage (P & I) \$ 1,022.02 Subordinate Lien(s) (P & I) \$ _____ Homeowner's Insurance \$ 95.00 Supplemental Property Insurance \$ _____ Property Taxes \$ 208.33 Mortgage Insurance \$ 52.50 Association/Project Dues (Condo, Co-Op, PUD) \$ _____ Other \$ _____ TOTAL \$ 1,377.85		

Borrower Name(s): Peter Simon; Elizabeth Simon
Uniform Residential Loan Application — Lender Loan Information
Freddie Mac Form 65 • Fannie Mae Form 1003

Uniform Residential Loan Application -Lender Loan Information

MGIC

Agency Case No. _____

To be completed by the Lender:
Lender Loan No./Universal Loan Identifier 12345

Uniform Residential Loan Application — Lender Loan Information

This section is completed by your Lender.

L1. Property and Loan Information

Community Property State

Refinance

L1.
Property & Loan

L2.
Title

L3.
Mortgage Loan

L4.
Minimum Required
Funds or Cash Back

L1. Property and Loan Information

MGIC

L1. Property and Loan Information

Community Property State

- ☐ At least one borrower lives in a community property state.
☒ The property is in a community property state.

Transaction Detail

- ☐ Conversion of Contract for Deed or Land Contract
☐ Renovation
☐ Construction-Conversion/Construction-to-Permanent
 ☐ Single-Closing ☐ Two-Closing

Construction/Improvement Costs \$ _____

Lot Acquired Date ____/____/____ (mm/dd/yyyy)

Original Cost of Lot \$ _____

Refinance Type

- ☐ No Cash Out
☐ Limited Cash Out
☐ Cash Out

Refinance Program

- ☐ Full Documentation
☐ Interest Rate Reduction
☐ Streamlined without Appraisal
☐ Other _____

Energy Improvement

- ☐ Mortgage loan will finance energy-related improvements.
☐ Property is currently subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid for through property taxes (e.g., the Property Assessed Clean Energy program).

Project Type

- ☐ Condominium ☐ Cooperative ☐ Planned Unit Development (PUD) ☒ Property is not located in a project

L2. Title Information

MGIC

L2. Title Information

Title to the Property **Will** be Held in What Name(s):

Peter Simon

Estate Will be Held in

- ☒ Fee Simple
☐ Leasehold Expiration Date ____ / ____ / ____ (mm/dd/yyyy)

Manner in Which Title Will be Held

- ☒ Sole Ownership ☐ Joint Tenancy with Right of Survivorship
☐ Life Estate ☐ Tenancy by the Entirety
☐ Tenancy in Common ☐ Other

For Refinance: Title to the Property is **Currently** Held in What Name(s):

Trust Information

- ☐ Title Will be Held by an *Inter Vivos (Living)* Trust
☐ Title Will be Held by a Land Trust

Indian Country Land Tenure

- ☐ Fee Simple On a Reservation
☐ Individual Trust Land (*Allotted/Restricted*)
☐ Tribal Trust Land On a Reservation
☐ Tribal Trust Land Off Reservation
☐ Alaska Native Corporation Land

L3. Mortgage Loan Information

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L3. Mortgage Loan Information

Mortgage Type Applied For

- ☒ Conventional ☐ USDA-RD
☐ FHA ☐ VA ☐ Other: _____

Amortization Type

- ☒ Fixed Rate ☐ Other (explain): _____
☐ Adjustable Rate

If Adjustable Rate:

Initial Period Prior to First Adjustment _____ (months)

Subsequent Adjustment Period _____ (months)

Loan Features

- ☐ Balloon/ Balloon Term _____ (months)
☐ Interest Only / Interest Only Term _____ (months)
☐ Negative Amortization
☐ Prepayment Penalty / Prepayment Penalty Term _____ (months)
☐ Temporary Interest Rate Buydown/Initial Buydown Rate _____ %
☐ Other (explain): _____

Terms of Loan

Note Rate 5.5000 %

Loan Term 360 (months)

Mortgage Lien Type

- ☒ First Lien
☐ Subordinate Lien

Proposed Monthly Payment for Property

First Mortgage (P & I)	\$ 1,022.02
Subordinate Lien(s) (P & I)	\$
Homeowner's Insurance	\$ 95.00
Supplemental Property Insurance	\$
Property Taxes	\$ 208.33
Mortgage Insurance	\$ 52.50
Association/Project Dues (Condo, Co-Op, PUD)	\$
Other	\$
TOTAL	\$ 1,377.85

L4. Qualifying the Borrower - Minimum Required Funds

Qualifying the Borrower - Minimum Required Funds

L4. Qualifying the Borrower – Minimum Required Funds or Cash Back	
DUE FROM BORROWER(S)	
A. Sales Contract Price	\$ 200,000.00
B. Improvements, Renovations, and Repairs	\$
C. Land (if acquired separately)	\$
D. For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction (See Table 3a. Property You Own)	\$
E. Credit Cards and Other Debts Paid Off (See Table 2c. Liabilities — Credit Cards, Other Debts, and Leases that You Owe)	\$

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 – use list above	Company Name	Account Number	Unpaid Balance	To be paid off at or before closing	Monthly Payment
Installment	Auto World	124578	\$ 10,000.00	<input type="checkbox"/>	\$ 500.00
Installment	Auto World	986532	\$ 4,789.00	<input type="checkbox"/>	\$ 368.00
Installment	Higher Education	1348AP9527	\$ 15,751.00	<input type="checkbox"/>	\$ 160.00
Revolving	Acme Credit	60190024554	\$ 121.00	<input type="checkbox"/>	\$ 32.00
Revolving	Discover Card	97531246890	\$ 1,000.00	<input type="checkbox"/>	\$ 50.00

CALCULATION	
TOTAL DUE FROM BORROWER(s) (Line H)	\$ 203,739.78
LESS TOTAL MORTGAGE LOANS (Line K) AND TOTAL CREDITS (Line N)	– \$ 183,350.00
Cash From/To the Borrower (Line H minus Line K and Line N) NOTE: This amount does not include reserves or other funds that may be required by the Lender to be verified.	\$ 20,389.78

OPTIONAL Uniform Residential Loan Application – Continuation Sheet

- Free form additional info
- Borrower Name (and/or Additional Borrower Name) to tie
- Sign/date

To be completed by the Lender:
Lender Loan No./Universal Loan Identifier _____ Agency Case No. _____

Uniform Residential Loan Application — Continuation Sheet

Continuation Sheet Use this continuation sheet if you need more space to complete the Uniform Residential Loan Application.

Borrower Name (First, Middle, Last, Suffix) _____

Additional Information _____

Free form text

Additional Borrower Name (First, Middle, Last, Suffix) _____

Additional Information _____

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 federal law (18 U.S.C. §§ 1001 *et seq.*).

Borrower Signature _____ **Date** (mm/dd/yyyy) ____/____/____

Additional Borrower Signature _____ **Date** (mm/dd/yyyy) ____/____/____

Uniform Residential Loan Application — Continuation Sheet
Freddie Mac Form 65 • Fannie Mae Form 1003

OPTIONAL Uniform Residential Loan Application – Unmarried Addendum

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- Lender completed form
 - Only used when:
 - Unmarried selected
- AND
- As needed by State property laws

To be completed by the Lender:
Lender Loan No./Universal Loan Identifier _____ Agency Case No. _____

Uniform Residential Loan Application — Unmarried Addendum

For Borrower Selecting the Unmarried Status

Lenders Instructions for Using the Unmarried Addendum
The Lender may use the Unmarried Addendum only when a Borrower selected "Unmarried" in Section 1 and the information collected is necessary to determine how State property laws directly or indirectly affecting creditworthiness apply, including ensuring clear title.

For example, the Lender may use the Unmarried Addendum when the Borrower resides in a State that recognizes civil unions, domestic partnerships, or registered reciprocal beneficiary relationships or when the property is located in such a State. "State" means any state, the District of Columbia, the Commonwealth of Puerto Rico, or any territory or possession of the United States.

If you selected "Unmarried" in Section 1, is there a person who is not your legal spouse but who currently has real property rights similar to those of a legal spouse? ☐ NO ☐ YES

If YES, indicate the type of relationship and the State in which the relationship was formed. For example, indicate if you are in a civil union, domestic partnership, registered reciprocal beneficiary relationship, or other relationship recognized by the State in which you currently reside or where the property is located.

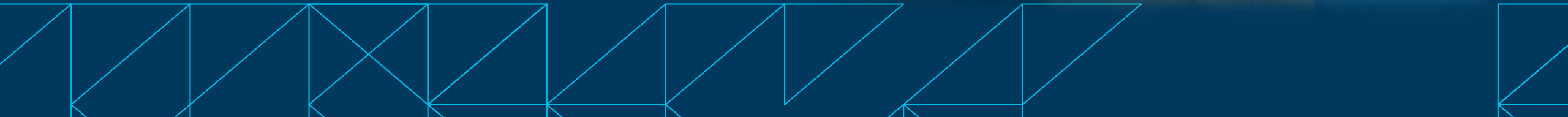
☐ Civil Union ☐ Domestic Partnership ☐ Registered Reciprocal Beneficiary Relationship ☐ Other (explain) _____

State:

Additional borrowers

MGIC

- Two borrowers with joint financial information
- Two borrowers with separate financial information
- Three or more borrowers



Additional borrower(s)



1a. Personal Information

Name (First, Middle, Last, Suffix)

Peter Simon

Alternate Names – List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)

Social Security Number 999 – 99 – 2030
(or Individual Taxpayer Identification Number)

Date of Birth
(mm/dd/yyyy)

03 / 06 / 1970

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. Total Number of Borrowers: 2
- Each Borrower intends to apply for joint credit. Your initials: ps

List Name(s) of Other Borrower(s) Applying for this Loan
(First, Middle, Last, Suffix) – Use a separator between names

Elizabeth Simon

OPTIONAL

Uniform Residential

Loan Application

- Additional Borrower

Uniform Residential Loan Application — Additional Borrower

Verify and complete the information on this application 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)

Elizabeth Simon

Uniform Residential Loan Application — Additional Borrower

Verify and complete the information on this application 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)

Elizabeth Simon

Alternate Names — List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)

Elizabeth Jones

Social Security Number 999 - 99 - 9652

(or Individual Taxpayer Identification Number)

Date of Birth
(mm/dd/yyyy)

08 / 01 / 1978

Citizenship

☒ U.S. Citizen

☐ Not a U.S. Citizen

☐ Permanent Resident Alien

☐ Applying for this Loan between names

Type of Credit

☐ I am applying for individual credit

☒ I am applying for joint credit

Social Security Number 999 - 99 - 9652
(or Individual Taxpayer Identification Number)

Employer or Business Name Web Vision Inc.

Phone (713) 493 - 8888

Street 314 Forest Ave

Unit #

City Pleasant Valley

State AK

ZIP 99999

Country USA

Position or Title Program Designer Technology

Start Date 05 / 10 / 2002 (mm/dd/yyyy)

How long in this line of work? 20 Years 0 Months

Check if this statement applies:

☐ I am employed by a family member, property seller, real estate agent, or other party to the transaction.

☐ Check if you are the Business Owner or Self-Employed

☐ I have an ownership share of less than 25%. **Monthly Income (or Loss)**

☐ I have an ownership share of 25% or more. \$

Gross Monthly Income

Base \$ 5,000.00/month

Overtime \$ /month

Bonus \$ /month

Commission \$ /month

Military Entitlements \$ /month

Other \$ /month

TOTAL \$ 5,000.00/month

OPTIONAL

Uniform Residential Loan Application - Additional Borrower



Section 2: Financial Information — Assets and Liabilities.

My information for Section 2 is listed on the Uniform Residential Loan Application with Peter Simon
(insert name of Borrower)

Section 3: Financial Information — Real Estate.

My information for Section 3 is listed on the Uniform Residential Loan Application with Peter Simon
(insert name of Borrower)

Section 4: Loan and Property Information.

My information for Section 4 is listed on the Uniform Residential Loan Application with Peter Simon
(insert name of Borrower)

Section 6: Acknowledgements and Agreements.

My signature for Section 6 is on the Uniform Residential Loan Application with Peter Simon
(insert name of Borrower)

URLA - Borrower

MGIC

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)

Elizabeth Simon

Alternate Names – List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)

Elizabeth Wilson

Social Security Number 999 - 99 - 9999
(or Individual Taxpayer Identification Number)

Date of Birth
(mm/dd/yyyy)

08 / 01 / 1974

Citizenship

- ☒ U.S. Citizen
☐ Permanent Resident Alien
☐ Non-Permanent Resident Alien

Type of Credit

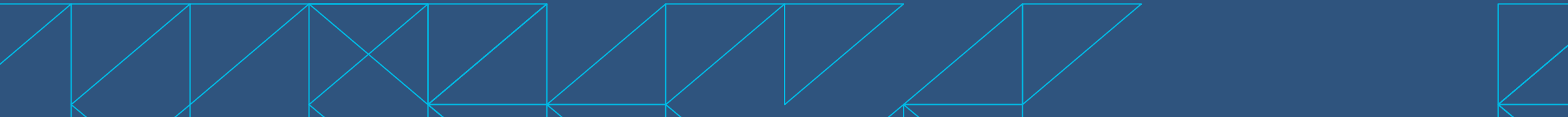
- ☐ I am applying for **individual credit**.
☒ I am applying for **joint credit**. Total Number of Borrowers: _____
Each Borrower intends to apply for joint credit. **Your initials:** es _____

List Name(s) of Other Borrower(s) Applying for this Loan

(First, Middle, Last, Suffix) – Use a separator between names

Peter Simon

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Twitter: mgic.com/twitter

MGIC Connects Blog: mgic-connects.com

LinkedIn: mgic.com/linkedin

YouTube: mgic.com/youtube

Facebook: mgic.com/facebook



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for choosing MGIC**

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