

# Ascent 2020 User Conference

## LFC Breakout Session

URLA READINESS FORMS PLAYBOOK



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# INTRODUCTION

This Readiness Guide is intended to provide your users with a look into the various updates of the redesigned Uniform Residential Mortgage Application, otherwise known as URLA.

Links to the new forms and GSE guidelines can be found on Fannie Mae and Freddie Mac's website:

Fannie Mae: <https://singlefamily.fanniemae.com/delivering/uniform-mortgage-data-program/uniform-residential-loan-application>

Freddie Mac: <https://sf.freddiemac.com/articles/news/freddie-mac-and-fannie-mae-publish-implementation-timeline-and-supporting-documents-for-revised-urla-and-updated-aus-specifications>

- Make sure everyone is aware of the March 1<sup>st</sup>, 2021 date and how that will impact loans created on or after that date.
- Everyone should watch the recorded training videos that are available in the Resource Center on the Accenture Mortgage Cadence website.
  - All [URLA webinars](#) have been recorded and presentations have been posted.
  - The majority of the URLA of the new URLA functionality was included in the [20.0 release](#) with minor updates in [20.1 release](#).

# URLA TERMINOLOGY

**1003 Flat File:** Legacy Fannie Mae specific file format used in an AUS submission.

**AUS:** Automated Underwriting Systems – Fannie Mae Desktop Underwriter® (DU®) and Freddie Mac Loan Product Advisor® (LPA).

**AUS Specification:** The AUS Specs define the requirements that must be used to create the loan application submission files for each GSE's AUS. Each GSE published updated data specifications for their AUSs using the MISMO® v3.4 Reference Model. The updated AUS specification for Fannie Mae is [DU Specification MISMO V3.4](#) (DU Spec) and for Freddie Mac [Loan Product Advisor v.5.0.06](#) (LPA Spec). These new specifications replace the legacy specifications which were based on MISMO 2.X or a flat file.

The GSE specifications are aligned as much possible but continue to differ based on each GSE's unique credit and underwriting policies. Information collected on the updated redesigned URLA will be submitted to each GSE's AUS based on their respective AUS specifications, not the ULAD Mapping Document.

**GSE:** Government Sponsored Enterprise – Fannie Mae and Freddie Mac.

**iLAD:** Industry Loan Application Data - The GSEs are participating in and supporting the MISMO iLAD Exchange Development Workgroup that has created and is maintaining an industry standard for data exchange of loan application information. This dataset includes the data points for the following:

- The complete dataset for the redesigned URLA Form (ULAD Mapping Document).

- Each of the updated AUS Specs from Freddie Mac and Fannie Mae.

- Other loan application data deemed relevant by the workgroup.

The iLAD Exchange File v2.0.1 will not be accepted by the GSEs in place of their AUS submission files. Future enhancements may include other government agency (i.e., FHA, VA, and USDA) specifications for their use of the new URLA data when available. Anyone interested in participating in this collaborative, industry-wide effort should send an email with the subject line, *"Join Loan Application Data Exchange Development Workgroup"* to [info@mismo.org](mailto:info@mismo.org). More information about the iLAD Development Workgroup and other MISMO workgroups is available at [mismo.org](http://mismo.org).

**MISMO:** Mortgage Industry Standards Maintenance Organization®

**ULAD:** Uniform Loan Application Dataset – The ULAD Mapping Document, created jointly by the GSEs, contains a cross reference between all the form fields in the redesigned URLA to the MISMO® v3.4 data dictionary. The ULAD Mapping Document is not an AUS data file specification.

**URLA:** Uniform Residential Loan Application - The URLA (also known as the Freddie Mac Form 65 / Fannie Mae Form 1003) is a standardized document used by borrowers to apply for a mortgage. The URLA is jointly published by the GSEs and has been in use for more than 20 years in all U.S. States and Territories.

# REDESIGNED FORM WITH GSE URLA INSTRUCTIONS

## URLA – BORROWER INFORMATION

The Borrower Information form primarily collects borrower level data, with a few exceptions, and is broken down into sections. When a pair of borrowers share the same form, you will no longer view borrowers' information side-by-side. Instead, each section of the form will display the first borrower's information and then display the second borrower's information if applicable to the section. Depending on the rendering option implemented by your document provider, you may have a separate form, the Additional Borrower form, for the joint co-borrower instead of having both borrowers' information combined on one form.

Each section of the URLA Borrower Information form is displayed below with the GSE instructions for that section. The instructions do not include information for fields deemed self-explanatory by the GSEs.



## SECTION 1: BORROWER INFORMATION

Collects the borrower's personal information, income and employment.

### 1A. PERSONAL INFORMATION

To be completed by the **Lender**:

Lender Loan No./Universal Loan Identifier \_\_\_\_\_

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) \_\_\_\_\_

**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** \_\_\_\_\_  
(or Individual Taxpayer Identification Number)

**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**. 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**

☐ Married

☐ Separated

☐ Unmarried

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

**Dependents** (not listed by another Borrower)

Number \_\_\_\_\_

Ages \_\_\_\_\_

**Contact Information**

**Home Phone** (\_\_\_\_) \_\_\_\_-\_\_\_\_

**Cell Phone** (\_\_\_\_) \_\_\_\_-\_\_\_\_

**Work Phone** (\_\_\_\_) \_\_\_\_-\_\_\_\_

**Ext.** \_\_\_\_\_

**Email** \_\_\_\_\_

**Current Address**

Street \_\_\_\_\_ Unit # \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

How Long at Current Address? \_\_\_\_ Years \_\_\_\_ 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 \_\_\_\_\_

### 1a. Personal Information Instructions

I am applying for Individual Credit	Select if you are the only Borrower apply for the mortgage loan.
I am applying for Joint Credit	Select if there are two or more Borrowers applying for the mortgage loan.
Total Number of Borrowers	Enter the number of Borrowers completing application(s) for this transaction (and signing the note if the loan is approved).
Dependents	Enter based on the definition of 'Dependents' applicable for your loan (the definition may be different for FHA, VA, USDA-RD, and Conventional loans). If you are unsure, ask your Lender to clarify.
Current, Former, and Mailing Address	If the street address includes a unit number, enter it in the Unit # Field. Enter the country or province for non-United States addresses.
No Primary Housing Expense	<ul style="list-style-type: none"><li>• Select if you are not obligated to pay rent, OR you do not own the home where you live (for example, if you live with relatives and are under no obligation to pay monthly rent).</li><li>• Do not select if you own the home where you live, and there are no mortgage liens or home equity loans on the property. Instead, select Own.</li></ul>

## 1B. CURRENT EMPLOYMENT/SELF-EMPLOYMENT AND INCOME

<b>1b. Current Employment/Self-Employment and Income</b> <input type="checkbox"/> Does not apply			
<b>Employer or Business Name</b> _____ Phone (____) ____ - ____ Street _____ Unit # _____ City _____ State _____ ZIP _____ Country _____		<b>Gross Monthly Income</b> Base \$ _____ /month Overtime \$ _____ /month Bonus \$ _____ /month Commission \$ _____ /month Military Entitlements \$ _____ /month Other \$ _____ /month <b>TOTAL \$</b> _____ <b>0.00/month</b>	
<b>Position or Title</b> _____ <b>Start Date</b> ____ / ____ / ____ (mm/dd/yyyy) How long in this line of work? ____ Years ____ Months		<b>Check if this statement applies:</b> <input type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to the transaction.	
<input type="checkbox"/> <b>Check if you are the Business Owner or Self-Employed</b>		<input type="radio"/> I have an ownership share of less than 25%. <b>Monthly Income (or Loss)</b> \$ _____ <input type="radio"/> I have an ownership share of 25% or more.	

### 1b. Current Employment/Self-Employment and Income Instructions

- Complete this section for each job, self-employment, or business you own from which you receive income and that you would like considered in qualifying for this loan.
- Select ☒ Does not apply and skip to Section 1d. Previous Employment/Self-Employment and Income if you: do not have a job AND are not self-employed AND do not own a business.

Employer or Business Name	<ul style="list-style-type: none"> <li>Enter the name of your employer, OR</li> <li>Enter the name of the business that you own, OR</li> <li>Enter your name if you are self-employed and do not operate under a business name.</li> </ul>
Phone	<ul style="list-style-type: none"> <li>Enter the main phone number of your employer.</li> <li>Do not enter your personal work phone number here because you reported it under Contact Information in Section 1a.</li> </ul>
1b. Current Employment/Self-Employment and Income	
Gross Monthly Income Section	<ul style="list-style-type: none"> <li>Enter all income you receive from this employer each month, filling in the applicable line items and TOTAL.</li> </ul>

### 1b. Current Employment/Self-Employment and Income Instructions

	<ul style="list-style-type: none"><li>Do not enter income here if you are self-employed or own a business; instead, enter that income in Monthly Income (or Loss).</li></ul>
Gross Monthly Income - Military Entitlements	<ul style="list-style-type: none"><li>Enter the sum of Military Entitlements you receive for Active, Reserve, or National Guard duty, excluding Base pay [for example, Basic Allowance for Subsistence (BAS), Basic Allowance for Housing (BAH), and other military entitlements shown on the Leave and Earnings Statement (LES)].</li><li>Enter Military Base pay in Base.</li></ul>
Gross Monthly Income - Other Income	<ul style="list-style-type: none"><li>Enter other monthly income you receive from this job that is not otherwise specified in the line items above. (The entry of Other income is not common.)</li><li>Enter non-employment income in Section 1e. Income from Other Sources.</li></ul>
Business Owner or Self-Employed Ownership Share	Select the percentage of the business you own.
Business Owner or Self-Employed Monthly Income (or Loss)	<ul style="list-style-type: none"><li>Enter the amount of income (or loss) earned from self-employment or the business you own.</li><li>Enter a loss as a negative number using the following format: -2,000</li><li>Your Lender may assist you in calculating this income</li></ul>

## 1C. ADDITIONAL EMPLOYMENT / SELF-EMPLOYMENT AND INCOME

1c. IF APPLICABLE, Complete Information for Additional Employment/Self-Employment and Income			<input type="checkbox"/> Does not apply
<b>Employer or Business Name</b> _____ Phone (____) ____ - ____ Street _____ Unit # _____ City _____ State _____ ZIP _____ Country _____		<b>Gross Monthly Income</b> Base \$ _____ /month Overtime \$ _____ /month Bonus \$ _____ /month Commission \$ _____ /month Military Entitlements \$ _____ /month Other \$ _____ /month <b>TOTAL \$</b> _____ <b>0.00/month</b>	
<b>Position or Title</b> _____ <b>Start Date</b> ____ / ____ / ____ (mm/dd/yyyy) How long in this line of work? ____ Years ____ Months	<b>Check if this statement applies:</b> <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="radio"/> I have an ownership share of less than 25%. <b>Monthly Income (or Loss)</b> \$ _____ <input type="radio"/> I have an ownership share of 25% or more.		

### 1c. Additional Employment/Self Employment and Income Instructions

- Complete this section only if you have income from more than one job, self-owned business, or self-employment.
- Repeat this section for each job, self-owned business, or self-employment that you would like considered by the Lender.
- Select ☒ Does not apply and skip to Section 1d. Previous Employment/Self-Employment and Income if you do not have more than one job, self-owned business, or self-employment.

## 1D. PREVIOUS EMPLOYMENT / SELF-EMPLOYMENT AND INCOME

1d. IF APPLICABLE, Complete Information for Previous Employment/Self-Employment and Income			<input type="checkbox"/> Does not apply
Provide at least 2 years of current and previous employment and income.			
<b>Employer or Business Name</b> _____ Street _____ Unit # _____ City _____ State _____ ZIP _____ Country _____		<b>Previous Gross Monthly Income \$</b> _____ /month	
<b>Position or Title</b> _____ <b>Start Date</b> ____ / ____ / ____ (mm/dd/yyyy) <b>End Date</b> ____ / ____ / ____ (mm/dd/yyyy)	<input type="checkbox"/> Check if you were the Business Owner or Self-Employed		

### 1d. Previous Employment/Self-Employment and Income Instructions

- Complete this section if you have received income from your current job(s) or self-employment(s) for less than two years.
- Describe any periods of unemployment (for example, you were a student or homemaker).

## 1d. Previous Employment/Self-Employment and Income Instructions

- Select ☒ Does not apply and skip to Section 1e. Income from Other Sources if you have earned income from a job, self-employment, or self-owned business for the past 2 or more years, or if you did not have any previous jobs or self-employment.

## 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
	\$
	\$
	\$
	\$
Provide TOTAL Amount Here	\$ 0.00

## 1E. INCOME FROM OTHER SOURCES

Enter income you receive from sources other than your current employment or self-employment that you would like considered in qualifying for the loan.

If the source of your income is not listed, ask your Lender for guidance.

Select ☒ Does not apply and skip to Section 2a. Assets Bank Accounts, Retirement, and Other Accounts You Have if you do not receive income from any other sources.

Collects information about the borrower's financial assets, personal financial obligations, and debts owed.

**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.

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

- | Account Type – use list above | Financial Institution | Account Number | Cash or Market Value |
|-------------------------------|-----------------------|----------------|----------------------|
|                               |                       |                | \$                   |
|                               |                       |                | \$                   |
|                               |                       |                | \$                   |
|                               |                       |                | \$                   |
|                               |                       |                | \$                   |
| Provide TOTAL Amount Here     |                       |                | \$ 0.00              |

Enter information about each of your asset accounts, including the current value of each account.

- If you have received a gift or grant, and you have deposited it in an account, include it in the Cash or Market Value amount for that account.
- Itemize each gift or grant (even if not yet deposited) in Section 4d. Gifts or Grants You May Have Been Given or Will Receive for this Loan

## 2B. OTHER ASSETS AND CREDITS YOU HAVE

<b>2b. Other Assets and Credits You Have</b> <input type="checkbox"/> Does not apply	
Include all other assets and credits below. Under Asset or Credit Type, choose from the types listed here:	
<b>Assets</b> • Proceeds from Real Estate Property to be sold on or before closing • Proceeds from Sale of Non-Real Estate Asset • Secured Borrowed Funds	<b>Credits</b> • Earnest Money • Employer Assistance • Lot Equity • Unsecured Borrowed Funds • Other • Relocation Funds • Rent Credit • Sweat Equity • Trade Equity
<b>Asset or Credit Type – use list above</b>	<b>Cash or Market Value</b>
	\$
	\$
	\$
	\$
<b>Provide TOTAL Amount Here</b>	<b>\$ 0.00</b>

### 2b. Other Assets and Credits You Have - Instructions

Enter:

- Other assets not included in the accounts listed in Section 2a that you would like considered in qualifying for the loan. (Note that gifts are not entered in this section but in Section 4d.)
- Credits you will receive toward the property purchase.

Credits

Earnest Money	Enter this Credit Type and the Cash Value of the deposit submitted with a purchase offer to show that your offer is being made in good faith. Do not enter this credit if the amount of the earnest money is included in an asset account in 2a (for example, in the checking account from which the earnest money check will be drafted).
Employer Assistance	Enter this Credit Type and the Cash Value of funds provided by an employer for the transaction. Do not enter this credit if the funds are already included in a depository account in 2a or entered as a relocation credit, a grant, or a subordinate lien on this transaction.
Lot Equity	Enter this Credit Type and the Market Value of the net equity in the lot (market value less any outstanding liens) for certain unique transactions. Generally, applies when you hold title to the land on which a manufactured home will be permanently attached.



## 2b. Other Assets and Credits You Have - Instructions

Relocation Funds	Enter this Credit Type and the Cash Value of funds provided by an employer as part of a relocation package. Do not enter this credit if the funds are already included in a depository account in 2a or entered as an employer assistance credit, a grant, or a subordinate lien on this transaction.
Rent Credit	Enter this Credit Type and the Market Value based on the portion of rental payments credited towards this transaction under a documented rental/purchase agreement.
Sweat Equity	Enter this Credit Type and the Cash or Market Value of materials provided for or labor performed on the property, by you or on your behalf, before closing.
Trade Equity	Enter this Credit Type and the Market Value of equity assigned to you if you will trade property with the seller as part of this transaction.
Does Not Apply	Select <input checked="" type="checkbox"/> Does not apply and skip to Section 2c. Liabilities-Credit Cards, Other Debts, and Leases that You Owe if you do not have any other assets or credits.

## 2C. LIABILITIES – CREDIT CARDS, OTHER DEBTS, AND LEASES THAT YOU OWE

2c. Liabilities – Credit Cards, Other Debts, and Leases that You Owe <input type="checkbox"/> 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 <i>To be paid off at or before closing</i>	Monthly Payment
			\$ <input type="checkbox"/>	\$
			\$ <input type="checkbox"/>	\$
			\$ <input type="checkbox"/>	\$
			\$ <input type="checkbox"/>	\$
			\$ <input type="checkbox"/>	\$

## 2c. Liabilities-Credit Cards, Other Debts, and Leases that You Owe - Instructions

- Enter the details of all personal debt that you now owe or will owe before this mortgage loan closes, including:
  - debts not listed on your credit report,
  - debts with payments that are currently deferred, and
  - personal debts that will be paid off at or before closing, even if they will be paid off by this mortgage loan.
- Do not include household expenses for phones, utilities, or insurance unless instructed to do so by your Lender.
- Select ☒ Does not apply and skip to Section 2d. Other Liabilities and Expenses if you do not have any personal debt.

## 2D. OTHER LIABILITIES AND EXPENSES

<b>2d. Other Liabilities and Expenses</b> <input type="checkbox"/> Does not apply	
<b>Include all other liabilities and expenses below. Choose from the types listed here:</b>	
• Alimony   • Child Support   • Separate Maintenance   • Job Related Expenses   • Other	<b>Monthly Payment</b>
	\$
	\$
	\$

## 2d. Other Liabilities and Expenses - Instructions

- Ask your Lender which job-related expenses you should identify.
- Select ☒ Does not apply and skip to Section 3a. Property You Own If you do not have any other liabilities or expenses

SECTION 3: FINANCIAL INFORMATION – REAL ESTATE

Collects information about properties owned by the borrower and the debts and expenses related to the property.

3A. PROPERTY YOU OWN

**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

City

State

ZIP

Country

Unit #

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"/>		\$

3a, 3b, 3C. Property You Own - Instructions

- Enter the details about each property (including undeveloped land) you own and/or for which you are obligated on a mortgage
- If this is refinance transaction, list the property you are refinancing first
- Enter timeshares only if you are a titled owner of the property.
- Enter the associated mortgage(s) details for each property if you are obligated on a mortgage, no matter what your relationship is to the property -- whether you own the property by yourself, jointly with someone else, or are not on the title to the property.
- Select ☒ I do not own any real estate and skip to Section 4a. Loan and Property Information if you do not own real property and are not obligated on a mortgage.

Property Value

Provide an estimate of the current property value from the borrower, loan originator, appraisal, or a valid property valuation source.

### 3a, 3b, 3C. Property You Own - Instructions

Status	<ul style="list-style-type: none"><li>• Enter Sold if you recently sold the property.</li><li>• Enter Pending Sale if the property is currently under contract for sale.</li><li>• Enter Retained if:<ul style="list-style-type: none"><li>○ you will continue to own the property after this mortgage loan closes (for example, if the property is a vacation home or investment property that is not the subject of the mortgage loan),</li><li>○ the subject loan is a refinance, or</li><li>○ the property is currently listed for sale but is not under contract yet.</li></ul></li></ul>
Intended Occupancy	<p>If you will continue to own the property after closing, provide its intended use:</p> <ul style="list-style-type: none"><li>• Enter Investment if neither you nor any other Borrower on the subject transaction intends to occupy the property.</li><li>• Enter Primary Residence if<ul style="list-style-type: none"><li>○ you intend to occupy the property as your primary residence, OR</li><li>○ the mortgage loan meets the requirements for Primary Residence eligibility.</li></ul></li><li>• Enter Second Home if you or any Borrower intend to occupy the property but not as your primary residence (for example, as a vacation home).</li><li>• Enter Other if none of the other intended uses apply (for example, if the property is undeveloped land) or if the borrower intends to occupy the property but does not know how they intend to occupy the property.</li></ul>

### 3a, 3b, 3C. Property You Own - Instructions

Monthly Insurance, Taxes, Association Dues, etc.	<ul style="list-style-type: none"><li>• Enter the sum of any of these expenses that are not included in the amount entered for Monthly Mortgage Payment under Mortgage Loans on this Property.</li><li>• Association dues (condo, PUD, co-op fees, or special assessments) are not generally included in a monthly mortgage payment and therefore should be entered here.</li></ul>
Monthly Rental Income	If owned Retained property is a 2-4 unit primary residence or an investment property, enter the gross monthly rental income you receive from the property.
Net Monthly Rental Income	Your Lender will calculate Net Monthly Rental Income for qualification purposes for a 2-4 unit primary residence or an investment Retained property.
Mortgage Loans on this Property	
Select <input checked="" type="checkbox"/> Does not apply and skip to Section 4a. Loan and Property Information if you are not obligated on a mortgage for this property.	
Account Number	Enter the last four digits of the account number unless your Lender directs you otherwise.
Monthly Mortgage Payment	Enter the mortgage payment amount. Include the cost of insurance and taxes in this amount if you did not enter them separately under Monthly Insurance, Taxes, Association Dues, etc.
Unpaid Balance	Enter the balance due on the mortgage loan. You can obtain this amount from your credit report or other document, such as your mortgage statement
To be paid off at or before closing	Select <input checked="" type="checkbox"/> To be paid off at or before closing for any mortgage loans that will be paid off at or before closing.

### 3a, 3b, 3C. Property You Own - Instructions

Type	Leave this field blank if you are unsure about the type of mortgage loan. Ask your Lender for assistance if necessary.
Credit Limit	Enter the maximum amount that you are permitted to borrow if you have a home equity line of credit on the property.

#### 3b and 3c. IF APPLICABLE, Complete Information for Additional Property

Complete this section only if you own more than one property. Repeat this section for each property, as needed. Select ☒ Does not apply and skip to Section 4a. Loan and Property Information if you do not own more than one property.

## SECTION 4: LOAN AND PROPERTY INFORMATION

Collects information about the loan purpose and the property you are buying or refinancing.

### 4A. LOAN AND PROPERTY INFORMATION

<b>Section 4: Loan and Property Information.</b> This section asks about the loan's purpose and the property you want to purchase or refinance.			
<b>4a. Loan and Property Information</b>			
<b>Loan Amount</b> \$	<b>Loan Purpose</b> <input type="radio"/> Purchase <input type="radio"/> Refinance <input type="radio"/> Other (specify) _____		
<b>Property Address</b>	Street _____	Unit # _____	
	City _____	State _____	ZIP _____
	Number of Units _____	<b>Property Value</b> \$ _____	County _____
<b>Occupancy</b>	<input type="radio"/> Primary Residence <input type="radio"/> Second Home <input type="radio"/> Investment Property		<b>FHA Secondary Residence</b> <input type="checkbox"/>
<b>1. Mixed-Use Property.</b> 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 type="radio"/> NO <input type="radio"/> YES
<b>2. Manufactured Home.</b> Is the property a manufactured home? (e.g., a factory built dwelling built on a permanent chassis)			<input type="radio"/> NO <input type="radio"/> YES

#### 4a. Loan and Property Information - Instructions

Loan Amount	Enter the total loan amount you are applying for.
Loan Purpose	<ul style="list-style-type: none"><li>• Select Purchase if you are applying for a mortgage loan to buy the property; OR</li><li>• Select Refinance if you already own the property, even when there are no mortgages currently on the property (for example, if you own the property free and clear and intend to take out equity/cash); OR</li><li>• Select Other if the transaction is neither a purchase nor a refinance. Other loan purposes could be:<ul style="list-style-type: none"><li>○ a temporary construction loan that is not intended to serve as permanent financing, OR</li><li>○ a new subordinate loan, the proceeds of which will not be used for a purchase or refinance transaction.</li></ul></li></ul> <p>Note: Ask your Lender if you are unsure which Loan Purpose to select.</p>

#### 4a. Loan and Property Information - Instructions

Unit #	Enter the property unit's identifier, if there is one. Include any unit number that is part of the legal property address (for example, "A", "1", "1A", or "123").
Property Value	Enter the current estimated value of the property. At loan closing, this is the property value used for loan qualification purposes, generally obtained from the appraisal report.
Occupancy	<ul style="list-style-type: none"><li>• Select Primary Residence if:<ul style="list-style-type: none"><li>○ at least one Borrower applying for the loan intends to occupy the property as his or her primary residence, OR</li><li>○ the mortgage loan meets the requirements for Primary Residence eligibility (for example, if you are a parent/legal guardian providing housing for your disabled adult child or children, or you are providing housing for your occupant parents that are unable to work or do not have sufficient income to qualify).</li></ul></li><li>• Select Second Home if you or any Borrower intend to occupy the property but not as your primary residence (for example, as a vacation home).</li><li>• Select Investment Property if all Borrowers intend to own, but not occupy, the property.</li></ul>
FHA Secondary Residence	In addition to completing the Occupancy field, select FHA Secondary Residence if you are applying for an FHA loan that you or any Borrower will occupy in addition to the primary residence, but for less than six months of the year. This option does not refer to a vacation home.



#### 4a. Loan and Property Information - Instructions

##### Mixed-Use Property

A Mixed-Use Property is a property that has a business use in addition to residential use. Neither retail space within a multi-unit property nor use of a room in the property as a home office are considered Mixed-Use Properties.

If one or more Borrowers will occupy the property:

- Select YES if you will operate a business within the property (for example, a daycare facility).
- Select NO if you will not operate a business within the property.

Otherwise, leave this blank.

##### Manufactured Home

- Select YES if the dwelling was delivered to the property site on wheels and a permanent chassis.
- Otherwise, select NO.

Note: A modular home is not considered a Manufactured Home. Ask your Lender if you are unsure whether the property is a Manufactured Home.

#### 4.B OTHER NEW MORTGAGE LOANS

##### 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	\$	\$	\$

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

- Enter the details if you are applying for more than one new mortgage loan to purchase or refinance this property (for example, you are applying for a second mortgage at the same time as the first mortgage).
- Select ☒ Does not apply if you are applying for only one new mortgage loan.

Loan Amount/Amount to be Drawn

- Enter the loan amount if it is a closed-end loan (no additional funds can be drawn after closing) OR,
- Enter the amount you will draw (borrow) from a line of credit at closing.

Credit Limit

Enter the maximum amount that you are permitted to borrow if the loan is a line of credit.

#### 4C. RENTAL INCOME ON THE PROPERTY YOU WANT TO PURCHASE

##### 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

\$

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

Expected Monthly Rental Income

- Enter the estimated gross rental income (before expenses) you expect to receive on the property you are purchasing.
- Your Lender will calculate Expected Net Rental Income.
- Select ☒ Does not apply if you are not purchasing a property that will generate rental income.

Note: Rental income earned from properties you already own is entered in Section 3: Financial Information Real Estate.

#### 4D. GIFTS OR GRANTS YOU HAVE BEEN GIVEN OR WILL RECEIVE FOR THIS LOAN

<b>4d. Gifts or Grants You Have Been Given or Will Receive for this Loan</b> <input type="checkbox"/> Does not apply			
Include all gifts and grants below. Under Source, choose from the sources listed here:			
<div> <div>• Community Nonprofit</div> <div>• Federal Agency</div> <div>• Relative</div> <div>• State Agency</div> <div>• Lender</div> </div> <div> <div>• Employer</div> <div>• Local Agency</div> <div>• Religious Nonprofit</div> <div>• Unmarried Partner</div> <div>• Other</div> </div>			
<b>Asset Type:</b> Cash Gift, Gift of Equity, Grant	<b>Deposited/Not Deposited</b>	<b>Source – use list above</b>	<b>Cash or Market Value</b>
	<input type="radio"/> Deposited <input type="radio"/> Not Deposited		\$
	<input type="radio"/> Deposited <input type="radio"/> Not Deposited		\$

#### 4d. Gifts or Grants You Have Been Given or Will Receive for this Loan - Instructions

Enter the information, if applicable. Select ☒ Does not apply if you have not been given and will not receive gifts or grants for this loan. Individuals are sources of Cash Gifts and Gifts of Equity; entities are sources of Grants.

- |                           |  |
|---------------------------|--|
| Deposited / Not Deposited | <ul style="list-style-type: none"> <li>• Enter only for Cash Gift and Grant.</li> <li>• Select Deposited if           <ul style="list-style-type: none"> <li>○ you have received a cash gift or grant, AND</li> <li>○ you have deposited it in your account(s), AND</li> <li>○ it is included in the Cash or Market Value shown for the account in Section 2a. Assets Bank Accounts, Retirement, and Other Accounts You Have.</li> </ul> </li> <li>• Do not select Deposited or Not Deposited for Gift of Equity.</li> </ul> |
|---------------------------|--|

SECTION 5: DECLARATIONS

Asks specific questions about the property, how the property will be financed, and the borrower's financial history.

5A. ABOUT THIS PROPERTY AND YOUR MONEY FOR THIS LOAN

**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)?

☐ NO

☐ YES

☐ NO

☐ YES

B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation 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?

If YES, what is the amount of this money?

☐ NO

☐ YES

\$

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?

☐ NO

☐ YES

☐ 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

5a. About this Property and Your Money for this Loan - Instructions

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?	This may include a rebate of realtor commission on or after closing or guaranteed cash payments from the seller.
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?	You must disclose all applications for mortgage credit for another property made with another Lender or creditor during the mortgage process.

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### 5a. About this Property and Your Money for this Loan - Instructions

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)?

You must disclose if there are or will be any energy liens on the property you are purchasing or refinancing that you pay or will repay through your property taxes. (This question is not asking about standard real estate property liens.)

### 5B. ABOUT YOUR FINANCES

#### 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 a 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? 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 type="radio"/> NO <input type="radio"/> YES

### 5b. About Your Finances - Instructions

F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?

A co-signer is jointly liable on any debt or loan; a guarantor is only liable if the primary Borrower cannot pay.

H. Are you currently delinquent or in default on a Federal debt?

You must disclose if you are delinquent or in default on any debt owed to the Federal government (for example, a Federally-backed student loan, FHA loan, USDA Rural Development loan, Veterans Administration Loan).

## 5b. About Your Finances - Instructions

J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?

You must disclose if a property for which you were on title was conveyed through a deed in lieu of foreclosure in the past 7 years, even if you were not responsible for repayment of the mortgage loan.

M. Have you declared bankruptcy within the past 7 years?

Check the box next to each applicable bankruptcy type, if applicable.

## SECTION 6: ACKNOWLEDGMENTS AND AGREEMENTS

Informs the borrower of their legal obligations related to the mortgage application and asks that they acknowledge certain information will be obtained, used, and shared.

**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)** \_\_\_\_/\_\_\_\_/\_\_\_\_

## 6. Acknowledgments and Agreements - Instructions

Ask your Lender if you have questions about the language in this section.

Borrower Signature	Read this entire section and acknowledge you have read it and agree with its terms by signing your name.
Additional Borrower Signature	If the URLA is being used with the URLA-Additional Borrower, read this entire section and acknowledge you have read it and agree with its terms by signing your name.



SECTION 7: MILITARY SERVICE

Collects information about the borrower's military service.

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

7. Military Service of Borrower - Instructions	
Military Service No/Yes	Answer this question for all loan types, then complete the rest of the section as applicable.

## SECTION 8: DEMOGRAPHIC INFORMATION

Requests information that the lender is required to ask the borrower.

### 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: Check one or more

- ☐ Hispanic or Latino
- ☐ Mexican    ☐ Puerto Rican    ☐ Cuban
- ☐ Other Hispanic or Latino – *Print origin:*

*For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.*

- ☐ Not Hispanic or Latino
- ☐ I do not wish to provide this information

#### Sex

- ☐ Female
- ☐ Male
- ☐ I do not wish to provide this information

#### Race: Check one or more

- ☐ American Indian or Alaska Native – *Print name of enrolled or principal tribe:*

#### ☐ Asian

- ☐ Asian Indian    ☐ Chinese    ☐ Filipino
- ☐ Japanese    ☐ Korean    ☐ Vietnamese
- ☐ Other Asian – *Print race:*

*For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.*

- ☐ Black or African American
- ☐ Native Hawaiian or Other Pacific Islander
- ☐ Native Hawaiian    ☐ Guamanian or Chamorro    ☐ Samoan
- ☐ Other Pacific Islander – *Print race:*

*For example: Fijian, Tongan, and so on.*

- ☐ White
- ☐ I do not wish to provide this information

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

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname?    ☐ NO    ☐ YES
- Was the sex of the Borrower collected on the basis of visual observation or surname?    ☐ NO    ☐ YES
- Was the race of the Borrower collected on the basis of visual observation or surname?    ☐ NO    ☐ YES

#### The Demographic Information was provided through:

- ☐ Face-to-Face Interview (*includes Electronic Media w/ Video Component*)    ☐ Telephone Interview    ☐ Fax or Mail    ☐ Email or Internet

### 8. Demographic Information - Instructions

Complete this section by either providing the demographic information or checking ☒ I do not wish to provide this information for Ethnicity, Sex, and Race.

## SECTION 9: LOAN ORIGINATOR INFORMATION

Provides the borrower with information about the loan originator.

<b>Section 9: Loan Originator Information.</b> To be completed by your <b>Loan Originator</b> .	
<b>Loan Originator Information</b>	
Loan Originator Organization Name _____	
Address _____	
Loan Originator Organization NMLSR ID# _____	State License ID# _____
Loan Originator Name _____	
Loan Originator NMLSR ID# _____	State License ID# _____
Email _____	Phone ( _____ ) _____ - _____
Signature _____	Date (mm/dd/yyyy) ____ / ____ / ____

### 9. Loan Originator Information - Instructions

This section is completed by your Lender and provides you with contact information for the organization and individual that originated the loan.

## URLA – 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) \_\_\_\_\_

**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** \_\_\_\_\_ – \_\_\_\_\_ – \_\_\_\_\_  
(or Individual Taxpayer Identification Number)

**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**. 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**

- ☐ Married  
☐ Separated  
☐ Unmarried

**Dependents** (not listed by another Borrower)

Number \_\_\_\_\_  
Ages \_\_\_\_\_

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

**Contact Information**

**Home Phone** (\_\_\_\_) \_\_\_\_\_ – \_\_\_\_\_

**Cell Phone** (\_\_\_\_) \_\_\_\_\_ – \_\_\_\_\_

**Work Phone** (\_\_\_\_) \_\_\_\_\_ – \_\_\_\_\_ **Ext.** \_\_\_\_\_

**Email** \_\_\_\_\_

**Current Address**

Street \_\_\_\_\_ Unit # \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

How Long at Current Address? \_\_\_\_ Years \_\_\_\_ 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. Current Employment/Self-Employment and Income

☐ Does not apply

**Employer or Business Name** \_\_\_\_\_ Phone (\_\_\_\_) \_\_\_\_\_ – \_\_\_\_\_

Street \_\_\_\_\_ Unit # \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

**Position or Title** \_\_\_\_\_

**Start Date** \_\_\_\_ / \_\_\_\_ / \_\_\_\_ (mm/dd/yyyy)

How long in this line of work? \_\_\_\_ 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

Commission \$ \_\_\_\_\_ /month

Military

Entitlements \$ \_\_\_\_\_ /month

Other \$ \_\_\_\_\_ /month

**TOTAL \$** \_\_\_\_\_ **0.00/month**

**1c. IF APPLICABLE, Complete Information for Additional Employment/Self-Employment and Income**☐ Does not apply

Employer or Business Name \_\_\_\_\_ Phone (\_\_\_\_) \_\_\_\_ - \_\_\_\_  
Street \_\_\_\_\_ Unit # \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

Position or Title \_\_\_\_\_

Start Date \_\_\_\_ / \_\_\_\_ / \_\_\_\_ (mm/dd/yyyy)

How long in this line of work? \_\_\_\_ 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

Commission \$ \_\_\_\_\_ /month

Military

Entitlements \$ \_\_\_\_\_ /month

Other \$ \_\_\_\_\_ /month

**TOTAL \$** \_\_\_\_\_ **0.00/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 # \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

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 \$** \_\_\_\_\_ /month**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
_____	\$ _____
_____	\$ _____
_____	\$ _____
<b>Provide TOTAL Amount Here</b>	<b>\$ 0.00</b>

**Section 2: Financial Information — Assets and Liabilities.**

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

**Section 3: Financial Information — Real Estate.**

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

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

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

**Borrower Name:**

Uniform Residential Loan Application — Additional Borrower  
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**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**

<b>A.</b> 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 type="radio"/> YES <input type="radio"/> NO <input type="radio"/> YES _____ _____
<b>B.</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
<b>C.</b> 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 type="radio"/> NO <input type="radio"/> YES \$ _____
<b>D.</b> 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 type="radio"/> NO <input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> YES
<b>E.</b> 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**

<b>F.</b> 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
<b>G.</b> Are there any outstanding judgments against you?	<input type="radio"/> NO <input type="radio"/> YES
<b>H.</b> Are you currently delinquent or in default on a Federal debt?	<input type="radio"/> NO <input type="radio"/> YES
<b>I.</b> Are you a party to a lawsuit in which you potentially have any personal financial liability?	<input type="radio"/> NO <input type="radio"/> YES
<b>J.</b> Have you conveyed title to any property in lieu of foreclosure in the past 7 years?	<input type="radio"/> NO <input type="radio"/> YES
<b>K.</b> 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
<b>L.</b> Have you had property foreclosed upon in the last 7 years?	<input type="radio"/> NO <input type="radio"/> YES
<b>M.</b> 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 type="radio"/> NO <input type="radio"/> YES

**Section 6: Acknowledgements and Agreements.**

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

**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

**Borrower Name:**

Uniform Residential Loan Application — Additional Borrower  
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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: Check one or more

- ☐ Hispanic or Latino  
☐ Mexican ☐ Puerto Rican ☐ Cuban  
☐ Other Hispanic or Latino – Print origin:

*For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.*

- ☐ Not Hispanic or Latino  
☐ I do not wish to provide this information

#### Sex

- ☐ Female  
☐ Male  
☐ I do not wish to provide this information

#### Race: Check one or more

- ☐ American Indian or Alaska Native – Print name of enrolled or principal tribe: \_\_\_\_\_

- ☐ Asian  
☐ Asian Indian ☐ Chinese ☐ Filipino  
☐ Japanese ☐ Korean ☐ Vietnamese  
☐ Other Asian – Print race: \_\_\_\_\_

*For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.*

- ☐ Black or African American  
☐ Native Hawaiian or Other Pacific Islander  
☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan  
☐ Other Pacific Islander – Print race: \_\_\_\_\_

*For example: Fijian, Tongan, and so on.*

- ☐ White  
☐ I do not wish to provide this information

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

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES  
Was the sex of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES  
Was the race of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES

#### The Demographic Information was provided through:

- ☐ Face-to-Face Interview (includes Electronic Media w/ Video Component) ☐ Telephone Interview ☐ Fax or Mail ☐ Email or Internet

## Section 9: Loan Originator Information. To be completed by your Loan Originator.

### Loan Originator Information

Loan Originator Organization Name \_\_\_\_\_  
Address \_\_\_\_\_  
Loan Originator Organization NMLSR ID# \_\_\_\_\_ State License ID# \_\_\_\_\_  
Loan Originator Name \_\_\_\_\_  
Loan Originator NMLSR ID# \_\_\_\_\_ State License ID# \_\_\_\_\_  
Email \_\_\_\_\_ Phone (\_\_\_\_) \_\_\_\_ - \_\_\_\_  
Signature \_\_\_\_\_ Date (mm/dd/yyyy) \_\_\_\_ / \_\_\_\_ / \_\_\_\_

#### Borrower Name:

Uniform Residential Loan Application — Additional Borrower  
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## URLA - Additional Borrower - Instructions

The URLA Additional Borrower form contains the following sections:

Section 1. Borrower Information	Identical to section on the URLA
Section 2. Financial Information – Assets and Liabilities	Contains only the following statement for the additional Borrower to complete: "My information for Section 2 is listed on the Uniform Residential Loan Application with (name of Borrower)." The name of the other borrower is entered here.
Section 3. Financial Information – Real Estate	Contains only the following statement for the additional Borrower to complete: "My information for Section 3 is listed on the Uniform Residential Loan Application with (name of Borrower)."
Section 4. Loan and Property Information	Contains only the following statement for the additional Borrower to complete: "My information for Section 3 is listed on the Uniform Residential Loan Application with (name of Borrower)."
Section 5. Declarations	Identical to section on the URLA.
Section 6. Acknowledgments and Agreements	Contains only the following statement for the additional Borrower to complete: "My signature for Section 6 is on the Uniform Residential Loan Application with (name of Borrower)."
Section 7. Military Service	Identical to section on the URLA.
Section 8. Demographic Information	Identical to section on the URLA.
Section 9. Loan Originator Information	Identical to section on the URLA.



The URLA - Continuation Sheet is an optional form designed primarily for when the URLA is manually completed. Use the URLA Continuation Sheet if more space is needed to complete either the URLA Borrower or URLA Additional Borrower forms.

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## URLA – Continuation Sheet - Instructions

Lender Loan No./Universal Loan Identifier and Agency Case No.	Enter the applicable loan number information in the Continuation Sheet header to link this form with the corresponding URLA and/or URLA Additional Borrower forms.
Additional Information	Use this free form text block for additional rows of information that do not fit in the URLA or URLA-Additional Borrower tables or any other information related to the loan application.
Borrower Signature and Date	Sign the URLA-Continuation Sheet to acknowledge and agree that this supplemental information is accurate.
Additional Borrower Signature and Date	If the URLA is being used with the URLA-Additional Borrower, sign the URLA-Continuation Sheet to acknowledge and agree that this supplemental information is accurate.

URLA – 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:

Borrower Name:

Uniform Residential Loan Application — Unmarried Addendum

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URLA – Unmarried Addendum – Instructions

This optional form is completed by the Lender for each Borrower with an unmarried status only when:

- A Borrower selected Unmarried for Marital Status on the URLA or URLA-Additional Borrower forms under Section 1a. Personal Information, AND
- The information must be collected to determine how State property laws directly or indirectly affecting creditworthiness apply, including ensuring clear title.

Lender Loan No./Universal Loan Identifier and Agency Case No.	Enter the applicable loan number information in the header to link this form with the corresponding URLA components.
Borrower Name	Enter the name of the Borrower with the unmarried marital status.

## URLA – LENDER INFORMATION

The Lender Information form displays the lender provided information regarding the loan and the property. The Lender Information form is required for every loan application.

### SECTION L1: PROPERTY AND LOAN INFORMATION

Collects community property state information, details about the transaction, refinance information, and energy improvement information.

<small>To be completed by the <b>Lender</b>:</small>		
<small>Lender Loan No./Universal Loan Identifier</small> _____		<small>Agency Case No.</small> _____
<b>Uniform Residential Loan Application — Lender Loan Information</b>		
This section is completed by your Lender.		
<b>L1. Property and Loan Information</b>		
<b>Community Property State</b> <input type="checkbox"/> At least one borrower lives in a community property state. <input type="checkbox"/> The property is in a community property state.  <b>Transaction Detail</b> <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="radio"/> Single-Closing <input type="radio"/> Two-Closing Construction/Improvement Costs \$ _____ Lot Acquired Date ____ / ____ / ____ (mm/dd/yyyy) Original Cost of Lot \$ _____	<b>Refinance Type</b> <input type="radio"/> No Cash Out <input type="radio"/> Limited Cash Out <input type="radio"/> Cash Out  <b>Energy Improvement</b> <input type="checkbox"/> Mortgage loan will finance energy-related improvements. <input type="checkbox"/> 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 <i>Property Assessed Clean Energy program</i> ).	<b>Refinance Program</b> <input type="radio"/> Full Documentation <input type="radio"/> Interest Rate Reduction <input type="radio"/> Streamlined without Appraisal <input type="radio"/> Other _____
<b>Project Type</b> <input type="checkbox"/> Condominium <input type="checkbox"/> Cooperative <input type="checkbox"/> Planned Unit Development (PUD) <input type="checkbox"/> Property is not located in a project		

#### L1. Property and Loan Information - Instructions

##### Transaction Detail

- Check ☒ Conversion of Contract for Deed or Land Contract when the mortgage loan proceeds will be used to pay off the balance due on a contract for deed or land contract, whether the loan is a purchase or refinance transaction.
- Check ☒ Renovation when the mortgage loan proceeds will be used to finance the cost of renovations to the property and the value assigned to the renovations is included in the appraised value.

## L1. Property and Loan Information - Instructions

Refinance Type	<p>Identify the applicable Refinance Type based on the investor, guarantor, or Lender guidelines. This field may not apply if a Refinance Program is provided (for example, when Interest Rate Reduction is entered for a VA loan).</p> <ul style="list-style-type: none"><li>• Select No Cash Out for FHA, Freddie Mac, or USDA-RD No Cash Out refinances.</li><li>• Select Limited Cash Out for Fannie Mae Limited Cash Out refinances.</li></ul> <p>Select Cash Out for Fannie Mae, FHA, Freddie Mac, or VA Cash Out refinances.</p>
Refinance Program	<p>Identify the applicable Refinance Program based on the investor, guarantor, or Lender guidelines. This field may not apply (for example, Refinance Program is not applicable for Fannie Mae loans).</p> <ul style="list-style-type: none"><li>• Select Full Documentation for FHA and USDA-RD</li><li>• Select Interest Rate Reduction for VA</li><li>• Select Streamlined without Appraisal for FHA and USDA-RD</li><li>• Select Other and fill in the blank as required to describe refinance programs not listed above.</li></ul>
Energy Improvement	<ul style="list-style-type: none"><li>• Check <input checked="" type="checkbox"/> Mortgage loan will finance energy-related improvements if the mortgage loan proceeds will be used to finance energy-related improvements, whether the Loan Purpose is Purchase or Refinance.</li><li>• Check <input checked="" type="checkbox"/> 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) if there is an energy lien on the property that the Borrower(s) are</li></ul>

## L1. Property and Loan Information - Instructions

	repaying through property taxes. (This option does not refer to standard real estate property taxes or homeowners' association liens on the property.)
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## SECTION L2: TITLE INFORMATION

Collects information about property ownership and how title is and will be held.

L2. Title Information	
Title to the Property <b>Will</b> be Held in What Name(s):	<b>For Refinance:</b> Title to the Property is <b>Currently</b> Held in What Name(s):
<b>Estate Will be Held in</b> <input type="radio"/> Fee Simple <input type="radio"/> Leasehold Expiration Date ____ / ____ / ____ (mm/dd/yyyy) <b>Manner in Which Title Will be Held</b> <input type="radio"/> Sole Ownership <input type="radio"/> Joint Tenancy with Right of Survivorship <input type="radio"/> Life Estate <input type="radio"/> Tenancy by the Entirety <input type="radio"/> Tenancy in Common <input type="radio"/> Other	<b>Trust Information</b> <input type="radio"/> Title Will be Held by an <i>Inter Vivos (Living)</i> Trust <input type="radio"/> Title Will be Held by a Land Trust <b>Indian Country Land Tenure</b> <input type="radio"/> Fee Simple On a Reservation <input type="radio"/> Individual Trust Land ( <i>Allotted/Restricted</i> ) <input type="radio"/> Tribal Trust Land On a Reservation <input type="radio"/> Tribal Trust Land Off Reservation <input type="radio"/> Alaska Native Corporation Land

### L2. Title Information - Instructions

Manner in Which Title Will be Held	Before closing, the Lender should discuss with the Borrower(s) how they will hold title to the property.
Indian Country Land Tenure	<p>A reservation is an area of land "reserved" by or for an Indian land, village, or tribe(s) to live on and use. There are three basic categories of land tenure in Indian Country Fee Lands, Allotted Trust Lands, and Tribal Trust Lands.</p> <ul style="list-style-type: none"> <li>• Select Fee Simple On a Reservation if the land is held by an owner, whether Indian or non-Indian, with no restrictions.</li> <li>• Select Individual Trust Land (Allotted/Restricted) (also referred to as Allotted Trust Land) if the land is held in trust for the use of a tribe. The Federal government holds the title, and the individual (or heirs) holds the beneficial interest. Restricted fee land is land in which an individual Indian holds legal title, but with legal restrictions against alienation or encumbrance.</li> <li>• Select Tribal Trust Land On a Reservation if the land is held in trust by the United States government for the use of a tribe. The United States holds the legal title and the tribe</li> </ul>

## L2. Title Information - Instructions

holds the beneficial interest. Tribal trust land is held communally by the tribe and is managed by the tribal government.

- Select Tribal Trust Land Off Reservation if the land was purchased by a tribe outside of its reservation boundaries and then converted to trust land through a regulated process with the Bureau of Indian Affairs.
- Select Alaska Native Corporation Land if the land is owned by an Indian tribe and was conveyed by the United States to a Native Corporation pursuant to the Alaska Native Claims Settlement Act (43 USC 1601 et seq.) or conveyed by the United States to a Native Corporation in exchange for such land.



## SECTION L3. MORTGAGE LOAN INFORMATION

Collects loan terms, characteristics, and details about the proposed monthly payment

L3. Mortgage Loan Information		
<b>Mortgage Type Applied For</b> <input type="radio"/> Conventional <input type="radio"/> USDA-RD <input type="radio"/> FHA <input type="radio"/> VA <input type="radio"/> Other: _____	<b>Terms of Loan</b> Note Rate _____ % Loan Term _____ (months)	<b>Mortgage Lien Type</b> <input type="radio"/> First Lien <input type="radio"/> Subordinate Lien
<b>Amortization Type</b> <input type="radio"/> Fixed Rate <input type="radio"/> Other (explain): _____ <input type="radio"/> Adjustable Rate <b>If Adjustable Rate:</b> Initial Period Prior to First Adjustment _____ (months) Subsequent Adjustment Period _____ (months)	<b>Proposed Monthly Payment for Property</b>	
<b>Loan Features</b> <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) \$ _____ Subordinate Lien(s) (P & I) \$ _____ Homeowner's Insurance \$ _____ Supplemental Property Insurance \$ _____ Property Taxes \$ _____ Mortgage Insurance \$ _____ Association/Project Dues (Condo, Co-Op, PUD) \$ _____ Other \$ _____ <b>TOTAL</b> \$ <b>0.00</b>	

### L3. Mortgage Loan Information - Instructions

Terms of Loan	<ul style="list-style-type: none"> <li>Note Rate - Enter the interest rate stated on the note signed by the Borrower(s). For an Adjustable-Rate Mortgage, enter the initial interest rate.</li> <li>Loan Term - Enter the amortization term of the loan. For a balloon loan, enter the amortization term on which the payment is based.</li> </ul>
Amortization Type	Select Adjustable Rate if the mortgage loan has an interest rate that periodically adjusts based upon a specified term and external index.
Proposed Monthly Payment for Property	<ul style="list-style-type: none"> <li>Subordinate Lien(s) (P&amp;I) - Enter the total of all required monthly payments associated with any subordinate lien on the property at closing as entered for Monthly Mortgage Payment under Sections 3a. Property You Own and/or 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing.</li> </ul>

### L3. Mortgage Loan Information - Instructions

- Supplemental Property Insurance - Enter the total of the monthly payments for property insurance the Borrower(s) are (for example, flood, earthquake, or other hazardous condition coverage).
- Mortgage Insurance - Enter the monthly payment for mortgage insurance (or mortgage insurance equivalent such as FHA MIP or RD guaranty).
- Association/Project Dues (Condo, Co-Op, PUD, or special assessments) - Enter the monthly cost of the:
  - a) association dues for properties in a condo or PUD project; or
  - b) co-op corporation fees that are the responsibility of the Borrower(s); or
  - (c) any special assessment that is the responsibility of the Borrower(s).
- Other - Enter the total amount of other required expenses, such as the monthly cost of ground rent on a leasehold or a Community Land Trust property.

## SECTION L4: QUALIFYING THE BORROWER – MINIMUM REQUIRED FUNDS OR CASH BACK

Collects loan terms, characteristics, and details about the proposed monthly payment

L4. Qualifying the Borrower – Minimum Required Funds or Cash Back		
<b>DUE FROM BORROWER(S)</b>		
<b>A.</b> Sales Contract Price	\$	
<b>B.</b> Improvements, Renovations, and Repairs	\$	
<b>C.</b> Land (if acquired separately)	\$	
<b>D.</b> For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction (See Table 3a. Property You Own)	\$	
<b>E.</b> Credit Cards and Other Debts Paid Off (See Table 2c. Liabilities — Credit Cards, Other Debts, and Leases that You Owe)	\$	
<b>F.</b> Borrower Closing Costs (including Prepaid and Initial Escrow Payments)	\$	
<b>G.</b> Discount Points	\$	
<b>H. TOTAL DUE FROM BORROWER(s) (Total of A thru G)</b>	\$	<b>0.00</b>
<b>TOTAL MORTGAGE LOANS</b>		
<b>I.</b> Loan Amount Loan Amount Excluding Financed Mortgage Insurance (or Mortgage Insurance Equivalent) \$ _____ Financed Mortgage Insurance (or Mortgage Insurance Equivalent) Amount \$ _____	\$	0.00
<b>J.</b> Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing (See Table 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing)	\$	
<b>K. TOTAL MORTGAGE LOANS (Total of I and J)</b>	\$	<b>0.00</b>
<b>TOTAL CREDITS</b>		
<b>L.</b> Seller Credits (Enter the amount of Borrower(s) costs paid by the property seller)	\$	
<b>M.</b> Other Credits (Enter the sum of all other credits — Borrower Paid Fees, Earnest Money, Employer Assisted Housing, Lease Purchase Fund, Lot Equity, Relocation Funds, Sweat Equity, Trade Equity, Other)	\$	
<b>N. TOTAL CREDITS (Total of L and M)</b>	\$	<b>0.00</b>
<b>CALCULATION</b>		
TOTAL DUE FROM BORROWER(s) (Line H)	\$	<b>0.00</b>
LESS TOTAL MORTGAGE LOANS (Line K) AND TOTAL CREDITS (Line N)	– \$	<b>0.00</b>
<b>Cash From/To the Borrower (Line H minus Line K and Line N)</b> <b>NOTE: This amount does not include reserves or other funds that may be required by the Lender to be verified.</b>	\$	<b>0.00</b>

### L3. Qualifying the Borrower - Instructions

A. Sales Contract Price	Enter the sales price stated in the sales contract.
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### L3. Qualifying the Borrower - Instructions

B. Improvements, Renovations, and Repairs	Enter the cost of these items when included as part of the transaction.
C. Land (if acquired separately)	<p>Enter the cost or value of land (depending on investor requirements) that is not part of the sales contract price or included in the current indebtedness against the property. For example, when the Borrower(s) own or buy the land outside of the purchase price of the property in a:</p> <ul style="list-style-type: none"><li>• Construction Conversion or Construction to-Permanent transaction where the Borrower purchases the land separately outside of the sales contract and the sales contract price reflects only the price of building the improvement, OR</li><li>• Manufactured Housing transaction where the Borrower owns the land and the sales contract price is to purchase only the manufactured home that is then permanently placed on the Borrower's land.</li></ul>
E. Credit Cards and Other Debts Paid off	Enter the total debt (other than mortgage debt secured by the property) that is to be paid off at or before closing of the mortgage loan. Include the sum of the amounts entered in Unpaid Balance under Section 2c. Liabilities Credit Cards, Other Debts, and Leases that You Owe, that have been checked as <input checked="" type="checkbox"/> To be paid off at or before closing.
F. Borrower Closing Costs	Enter the amount of closing costs that are used in qualifying the Borrower(s), including: closing costs, prepaid items and initial escrow deposits, and the costs for private mortgage insurance (PMI) or equivalent (FHA Upfront Mortgage Insurance Premium (MIP), VA Funding Fee, and USDA-RD Guarantee Fee).
G. Discount Points	Enter the total of all discount points charged by the Lender.

### L3. Qualifying the Borrower - Instructions

I. Loan Amount	<ul style="list-style-type: none"><li>• Loan Amount Excluding Financed Mortgage Insurance (or Mortgage Insurance Equivalent):<ul style="list-style-type: none"><li>○ Enter the base loan amount before the inclusion of financed private mortgage insurance or equivalent (FHA Upfront Mortgage Insurance Premium, VA Funding Fee, and USDA-RD Guarantee Fee).</li></ul></li><li>• Financed Mortgage Insurance (or Mortgage Insurance Equivalent) Amount:<ul style="list-style-type: none"><li>○ Enter the amount of private mortgage insurance or equivalent (FHA Upfront Mortgage Insurance Premium, VA Funding Fee, and USDA-RD Guarantee Fee) that will be included in the loan amount.</li></ul></li><li>• Loan Amount:<ul style="list-style-type: none"><li>○ Enter the sum of the base loan amount plus the financed mortgage insurance in the right-hand column.</li></ul></li></ul>
J. Other New Mortgage Loans on the Property	<p>Enter the amount of any other new loans that will be obtained by the Borrower and secured by the property at the same time as the subject loan. (For example, if the Borrower is obtaining a new second mortgage in addition to the first mortgage (with the same or a different Lender), enter the amount of the new second mortgage here).</p> <p>Note: The amount entered here should be the same as the sum of the amounts entered for Loan Amount/Amount to be Drawn in Section 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing.</p>
L. Seller Credits	Enter the amount of Borrower(s) costs paid by the property seller.

### L3. Qualifying the Borrower - Instructions

#### M. Other Credits

Enter the sum of all purchase credits in addition to those itemized under 2b. Other Assets and Credits You Have.

Note: Add together all of the following that apply to the transaction: borrower credits (e.g., borrower paid fees (before closing), earnest money, lot equity, sweat equity); lender credits; credits from other third parties (e.g., relocation funds, employer assisted housing); non-cash credits from the seller (e.g., trade equity, rent credit); and other credits that do not "fit" into the listed options.

## FIELDS ADDED OR UPDATED FOR THE REDESIGNED FORM

The redesigned form includes the addition of new fields as well as updates to existing fields. If displayed in blue text in the Data Field column, the form's data field text is updated. The data field ID will be listed in the column on the right if there is a corresponding new data field or change to the existing data field (such as date fields that have been changed from mm/yyyy to mm/dd/yyyy). If the only change is the text, the data field id is not listed.

Redesigned 1003/65 Section Name	Redesigned 1003/65 Data Field	Redesigned 1003/65 Data Field ID
Heading	Lender Loan No./ <a href="#">Universal Loan Identifier</a>	B03
1a. Personal Information	Social Security Number (or <a href="#">Individual Taxpayer Identification Number</a> )	
1a. Personal Information – I am applying for joint credit.	Number of Borrowers:	1a.6
1a. Personal Information	Name(s) of Other Borrower(s) Applying for this Loan (First, Middle, Last, Suffix)	1a.6.1, 1a.6.2, 1a.6.3, 1a.6.4
1a. Personal Information	Marital Status Married/Separated/Unmarried (Single, Divorced, Widowed, <a href="#">Civil Union</a> , <a href="#">Domestic Partnership</a> , <a href="#">Registered Reciprocal Beneficiary Relationship</a> )	
1a. Personal Information	Cell Phone	1a.10
1a. Personal Information	Work Phone Ext.	1a.11.1
1a. Personal Information	Email	1a.12
1a. Personal Information - Current Address	Unit #, Country	1a.13.2, 1a.13.6
1a. Personal Information – Current Address	<input type="checkbox"/> No primary housing expense	1a.14.1
1a. Personal Information – Former Address	Unit #, Country	1a.15.2, 1a.15.6
1a. Personal Information – Former Address	\$ /month	1a.16.2
1a. Personal Information – Former Address	<input type="checkbox"/> No Primary Housing Expense	1a.16.1
1a. Personal Information, - Mailing Address	Unit #, Country	1a.17.2, 1a.17.6
1b. Employment and Income	Phone	1b.3

Redesigned 1003/65 Section Name	Redesigned 1003/65 Data Field	Redesigned 1003/65 Data Field ID
1b. Employment and Income	Unit #, Country	1b.4.2, 1b.4.6
1b. Employment and Income	Start Date (mm/dd/yyyy)	1b.6
1b. Employment and Income	Check if this statement is applicable: <input type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to the transaction.	1b.8
1b. Employment and Income	I have an ownership share of less than 25% I have an ownership share of 25% or more*	1b.9.1
1b. Employment and Income	Military Entitlements \$ /month	1b.10.5
1d. Previous Employment	Unit #, Country	1d.3.2, 1d.3.6
1d. Previous Employment	Start Date (mm/dd/yyyy)	1d.5
1d. Previous Employment	End Date (mm/dd/yyyy)	1d.6
2a. Assets – Bank Accounts, Retirement, and Other Accounts You Have	TOTAL \$	2a.5
2b. Other Assets and Credits You Have	Asset or Credit Type	2b.4
2b. Other Assets and Credits You Have	TOTAL Amount \$	2b.3
2c. Liabilities, Credit Cards, Other Debts and Leases	Account Type	2c.1
2c. Liabilities, Credit Cards, Other Debts and Leases	To be paid off at or before closing	2c.5
3a. Property You Own	Address - Unit #, Country	3a.2.2, 3a.2.6
3a. Property You Own	Status (Sold/Pending Sale/Retained)	
3a. Property You Own	Intended Occupancy: Investment, Primary Residence, Second Home, Other	3a.5
3a. Property You Own	Mortgage Loans on this Property Creditor Name	3a.9
3a. Property You Own	Account Number	3a.10
3a. Property You Own	To be paid off At or before closing?	3a.13



Redesigned 1003/65 Section Name	Redesigned 1003/65 Data Field	Redesigned 1003/65 Data Field ID
3a. Property You Own	Type: FHA, VA, Conventional, Other	3a.14
3a. Property You Own	Credit Limit (if applicable) \$	3a.15
4a. Loan and Property Information – Property Address	Unit #, County	4a.3.2, 4a.3.6
4a. Loan and Property Information	Property Value \$	4a.5
4a. Loan and Property Information - Occupancy	FHA Secondary Residence	4a.6.1
4a. Loan and Property Information	Mixed-Use Property No/Yes	4a.7
4a. Loan and Property Information	Manufactured Home (a factory-built dwelling built on a permanent chassis) No/Yes	4a.8
4b. Other New Mortgage Loans	Creditor Name	4b.1
4b. Other New Mortgage Loans	Lien Type First Lien/Subordinate Lien	4b.2
4b. Other New Mortgage Loans	Credit Limit \$	4b.5
4c. Rental Income on the Property You want to Purchase	Expected Monthly Rental Income \$	4c.1
4d. Gifts or Grants	Deposited/Not Deposited	4d.2
4d. Gifts or Grants	Source	4d.3
5a. Declarations About this Property and Money for this Loan	(1) What type of property did you own: primary residence (PR), <a href="#">FHA secondary residence (SR)</a> , second home (SH), or investment property (IP)?	
5a. Declarations About this Property and Money for this Loan	(2) How did you hold title to the property: by yourself(S), <a href="#">jointly with your spouse (SP)</a> , or jointly with another person (O)	
5a. Declarations About this Property and Money for this Loan	B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?	5a.2
5a. Declarations About this Property and Money for this Loan	If YES, what is the amount of this money?	5a.3.1

Redesigned 1003/65 Section Name	Redesigned 1003/65 Data Field	Redesigned 1003/65 Data Field ID
5a. Declarations About this Property and Money for this Loan	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 of this transaction that is not disclosed on this loan application?	5a.4.1
5a. Declarations About this Property and Money for this Loan	D (2) Have you or will you be applying for any new credit (e.g. installment loan, credit card, etc.) on or before closing of this loan that is not disclosed on this application?	5a.4.2
5a. Declarations About this Property and Money for this Loan	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)?	5a.5
5b. Declarations About Your Finances	F. Are you a co-signer or guarantor on any debt or loan <a href="#">that is not disclosed on this application?</a>	
5b. Declarations About Your Finances	I. Are you a party to a lawsuit <a href="#">in which you potentially have any personal financial liability?</a>	
5b. Declarations About Your Finances	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?	5b.6
5b. Declarations About Your Finances	If YES, identify the type(s) of bankruptcy: Chapter 7/Chapter 11/Chapter 12/Chapter 13	5b.8.1
7. Military Service	Military Service - Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces?	7a.1
7. Military Service	<input type="checkbox"/> Currently serving, ...	7a.2
7. Military Service	Expiration date of service/tour / (mm/yyyy)	7a.3
7. Military Service	<input type="checkbox"/> Currently retired, ...	7a.2
7. Military Service	<input type="checkbox"/> Only period of service was ...	7a.2
7. Military Service	<input type="checkbox"/> Surviving spouse	7a.2.1
8. Demographic Information	Mexican/Puerto Rican/Cuban/ Other Hispanic or Latino enter origin	8.1.1, 8.1.1.1
8. Demographic Information	Race American Indian or Alaska Native - <a href="#">Enter name of enrolled or principal tribe</a>	
8. Demographic Information	Asian Indian/Chinese/Filipino/Japanese/Korean/Vietnamese/Other Asian - Enter race	8.3.2, 8.3.2.1

Redesigned 1003/65 Section Name	Redesigned 1003/65 Data Field	Redesigned 1003/65 Data Field ID
8. Demographic Information	Native Hawaiian/Guamanian or Chamorro/Samoan/Other Pacific Islander - Enter race	8.3.3, 8.3.3.1
8. Demographic Information	Was the ethnicity of the borrower collected on the basis of visual observation or surname? NO/YES	8.4
8. Demographic Information	Was the race of the borrower collected on the basis of visual observation or surname? NO/YES	8.5
8. Demographic Information	Was the sex of the borrower collected on the basis of visual observation or surname? NO/YES	8.6
8. Demographic Information	The Demographic Information was provided through: Face-to-Face Interview ( <a href="#">includes Electronic Media w/Video Component</a> )/Telephone Interview/Fax or Mail/Email or Internet	
9. Loan Originator Information	Email	9.8
L1. Property and Loan Information – Transaction Detail	Conversion of Contract for Deed or Land Contract	L1.3.1
L1. Property and Loan Information – Transaction Detail	Renovation	L1.3.2
L1. Property and Loan Information – Transaction Detail	Single-Closing / Two-Closing	L1.3.3.1
L1. Property and Loan Information – Transaction Detail	Lot Acquired (mm/dd/yyyy)	
L1. Property and Loan Information – Energy Improvement	Mortgage loan will finance energy-related improvements	L1.9
L1. Property and Loan Information – Energy Improvement	Property is currently subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through property taxes (e.g. the Property Assessed Clean Energy program) *	L1.10
L1. Property and Loan Information – Project Type	Condominium, Cooperative, Planned Unit Development (PUD), Property is not located in a project	L1.11, L1.12, L1.13
L2. Title Information	For Refinance: Title to the Property Currently Held in What Name(s)*	L2.2
L2. Title Information	Estate Will be Held in (Fee Simple/Leasehold: Expiration Date (mm/dd/yyyy))	
L2. Title Information – Trust Information	Trust will be Held by an Inter Vivos (Living) Trust	L2.5
L2. Title Information – Trust Information	Trust will be Held by a Land Trust\	L2.5
L2. Title Information - Indian Country Land Tenure	Fee Simple (On a Reservation)	L2.6
L2. Title Information - Indian Country Land Tenure	Individual Trust Land ( <i>Allotted/Restricted</i> )	L2.6

Redesigned 1003/65 Section Name	Redesigned 1003/65 Data Field	Redesigned 1003/65 Data Field ID
L2. Title Information - Indian Country Land Tenure	Tribal Trust Land On a Reservation	L2.6
L2. Title Information - Indian Country Land Tenure	Tribal Trust Land Off Reservation	L2.6
L2. Title Information - Indian Country Land Tenure	Alaska Native Corporation Land	L2.6
L3. Mortgage Loan Information - Mortgage Lien Type	First Lien/Subordinate Lien	L3.4
L3. Mortgage Loan Information - If Adjustable Rate:	Initial Period Prior to First Adjustment (months)	L3.6
L3. Mortgage Loan Information - If Adjustable Rate:	Subsequent Adjustment Period (months)	L3.7
L3. Mortgage Loan Information - Loan Features	Balloon / Balloon Term (months)	L3.8, L3.8.1
L3. Mortgage Loan Information	Interest Only / Interest Only Term (months)	L3.9, L3.9.1
L3. Mortgage Loan Information - Loan Features	Negative Amortization	L3.10
L3. Mortgage Loan Information - Loan Features	Prepayment Penalty / Prepayment Penalty Term (months)	L3.11, L3.11.1
L3. Mortgage Loan Information - Loan Features	Temporary Interest Rate Buydown / Initial Buydown Rate %	L3.12, L3.12.1
L3. Mortgage Loan Information - Loan Features	Other (explain):	L3.13
L3. Mortgage Loan Information – Proposed Monthly Payment for Property	Supplemental Property Insurance \$	L3.14.4
L4. Qualifying the borrower	K. TOTAL MORTGAGE LOANS (Total of I and J)	L4.11
L4. Qualifying the borrower	N. TOTAL CREDITS (Total of L and M)	L4.14
L4. Qualifying the borrower	CALCULATION TOTAL DUE FROM BORROWER(s) (Line H)	L4.8
L4. Qualifying the borrower	LESS TOTAL MORTGAGE LOANS (Line K) and TOTAL CREDITS (Line N)	L4.11+L4.14
Unmarried Addendum	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	UA.1

Redesigned 1003/65 Section Name	Redesigned 1003/65 Data Field	Redesigned 1003/65 Data Field ID
Unmarried Addendum	if YES, indicate the type of relationship and the State in which the relationship was formed. Civil Union/Domestic Partnership/Registered Reciprocal Beneficiary Relationship/Other(explain)	UA.2 UA.3
Unmarried Addendum	State	UA.4

# COMPARISON OF THE CURRENT AND REDESIGNED FORMS

## SUMMARY

Getting used to where to find the information on the form will be challenging at first. Looking exclusively at the form itself, let's take the current form and find the information on the revised form – assuming it's still there! Included in the comparisons below are images from the spreadsheet provided by the GSE's as a cross reference between the current form 1003/65 and the redesigned form 1003/65, including the form fields referenced on each form. After each spreadsheet image is the corresponding section of the current 1003/65 followed by the applicable sections of the redesigned 1003/65. The form field numbers on the current 1003/65 are in orange and form field numbers on the redesigned form are in red. Fields on the current 1003/65 form that are no longer collected on the redesigned form are outlined in red with a red x in the field.

Legend for the GSE Cross Reference Spreadsheet:

Description	Example	
Data fields highlighted in blue are new data fields that do not exist on the current Form 1003/65. These data fields are also noted with an asterisk*.	Cell Phone*	
Data fields highlighted in pink are data fields that are no longer collected on the redesigned Form 1003/65. These data fields are also noted with two asterisks**.	Year Built**	
Data fields highlighted in yellow indicate that the cross reference is related, but not identical.	Lender Case Number	Lender Loan No./Universal Loan Identifier*
Text in blue in "Redesigned Form 1003/65 Data Field" column is new content that does not exist on current Form 1003/65. The text is also noted with an asterisk.	Social Security Number (or Individual Taxpayer Identification Number*)	
Text in red in "Current Form 1003/65 Data Field" column is no longer collected in the redesigned Form 1003/65. The text is also noted with two asterisks.	Position/Title/Type of Business**	
Text in green represents updates made in Version 1.2.	Intended Occupancy: Investment, Primary Residence, Second Home, Other	

# JOINT CREDIT & COMMUNITY PROPERTY INFORMATION

Figure 1 - GSE Spreadsheet Cross-Reference

Current 1003/65 Section Name	Current 1003/65 Data Field	Current 1003/65 Data Field ID	Redesigned 1003/65 Section Name	Redesigned 1003/65 Data Field	Redesigned 1003/65 Data Field ID
Heading	When o 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	0.1	1a Personal Information	I am applying for individual credit. I am applying for joint credit. Total Number of Borrowers:*	1a.6
	Or o the income or assets of the Borrower's spouse or other person who has community property or similar rights pursuant to applicable 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 who has community property or similar rights and the 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.	0.2	L1 - Property and Loan Information	At least one borrower lives in a community property state. The property is in a community property state.	L1.1, L1.2
	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	0.3	1a Personal Information	Borrower joint credit initials:	
	If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below): Co-Borrower	0.4	1a Personal Information	Borrower joint credit initials:	

Figure 2 - Current Numbered Form

## 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 or similar rights pursuant to applicable 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 who has community property or similar rights and the 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):

0.3

\_\_\_\_\_

Borrower

0.4

\_\_\_\_\_

Co-Borrower

Figure 3 - Redesigned Numbered Form: L1.1, L1.2

## Uniform Residential Loan Application — Lender Loan Information

This section is completed by your Lender.

L1. Property and Loan Information

<p><b>Community Property State</b></p> <p>L1.1 <input type="checkbox"/> At least one borrower lives in a community property state.</p> <p>L1.2 <input type="checkbox"/> The property is in a community property state.</p>	<p><b>Refinance Type</b></p> <p><input type="radio"/> No Cash Out</p> <p><input type="radio"/> Limited Cash Out</p> <p><b>Refinance Program</b></p> <p><input type="radio"/> Full Documentation</p> <p><input type="radio"/> Interest Rate Reduction</p>
--	--

Figure 4 - Redesigned Numbered Form B.1a.6

1a. Personal Information	
<b>Name</b> <i>(First, Middle, Last, Suffix)</i>	<b>Social Security Number</b> _____-_____-_____ <i>(or Individual Taxpayer Identification Number)</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>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 <b>individual credit</b> . <input type="radio"/> I am applying for <b>joint credit</b> . Total Number of Borrowers: <b>1a.6</b> _____ Each Borrower intends to apply for joint credit. <b>Your initials:</b> _____	<b>List Name(s) of Other Borrower(s) Applying for this Loan</b> <i>(First, Middle, Last, Suffix) – Use a separator between names</i>



## I. TYPE OF MORTGAGE AND TERMS OF LOAN

Figure 5 – GSE Spreadsheet Cross Reference

Current 1003/65 Section Name	Current 1003/65 Data Field	Current 1003/65 Data Field ID	Redesigned 1003/65 Section Name	Redesigned 1003/65 Data Field	Redesigned 1003/65 Data Field ID
I - TYPE OF MORTGAGE AND TERMS OF LOAN	Mortgage Applied For (Conventional, FHA, VA, USDA-RD, Other(explain))	1.1, 1.1.1	L3 - Mortgage Loan Information	Mortgage Applied For (Conventional, FHA, VA, USDA-RD, Other(explain))	L3.1, L3.1.1
	Agency Case Number	1.2	Heading	Agency Case No.	B.02, L.02, UA.02
	Lender Case Number	1.3	Heading	Lender Loan No./Universal Loan Identifier*	B.01, L.01, UA.01
	Amount \$	1.4	4a - Loan and Property Information	Loan Amount \$	4a.1
	Interest Rate %	1.5	L3 - Mortgage Loan Information	Note Rate %	L3.2
	No. of Months	1.6	L3 - Mortgage Loan Information	Loan Term (months)	L3.3
	Amortization Type: Fixed Rate/GPM*/ARM(type): / Other (explain):	1.7	L3 - Mortgage Loan Information	Amortization Type Fixed Rate/ Adjustable Rate/ Other (explain)	L3.5, L3.5.1

Figure 6 - Current Numbered Form Section I.

I. TYPE OF MORTGAGE AND TERMS OF LOAN					
1.1 Mortgage Applied for:		<input type="checkbox"/> VA <input type="checkbox"/> USDA/Rural Housing Service <input type="checkbox"/> FHA <input type="checkbox"/> Conventional <input type="checkbox"/> Other (explain): 1.1.1		Agency Case Number 1.2	Lender Case Number 1.3
Amount \$ 1.4	Interest Rate 1.5 %	No. of Months 1.6	Amortization Type: 1.7	<input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): 1.7.1 <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type): 1.7.2	

Figure 7 - Redesigned Numbered Form: Heading of All URLA Components

To be completed by the Lender:

Lender Loan No./Universal Loan Identifier B.01 / B.03 Agency Case No. B.02

Figure 8 - Redesigned Numbered Form: B.4a.1

**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 \$ 4a.1      Loan Purpose   ☐ Purchase   ☐ Refinance   ☐ Other (specify) \_\_\_\_\_

Property Address   Street \_\_\_\_\_      Unit # \_\_\_\_\_

Figure 9 - Redesigned Numbered Form: L3

L3. Mortgage Loan Information		
<b>Mortgage Type Applied For</b> L3.1 <input type="radio"/> Conventional <input type="radio"/> USDA-RD <input type="radio"/> FHA <input type="radio"/> VA <input type="radio"/> Other: L3.1.1		<b>Terms of Loan</b> Note Rate <u>L3.2</u> % Loan Term <u>L3.3</u> (months)
<b>Amortization Type</b> L3.5 <input type="radio"/> Fixed Rate <input type="radio"/> Other (explain): L3.5.1 <input type="radio"/> Adjustable Rate		<b>Mortgage Lien Type</b> <input type="radio"/> First Lien <input type="radio"/> Subordinate Lien
<b>Proposed Monthly Payment for Property</b> First Mortgage (P & I) \$ _____ Subordinate Lien(s) (P & I) \$ _____		

## II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Figure 10 - GSE Cross Reference

Current 1003/65 Section Name	Current 1003/65 Data Field	Current 1003/65 Data Field ID	Redesigned 1003/65 Section Name	Redesigned 1003/65 Data Field	Redesigned 1003/65 Data Field ID
II. PROPERTY INFORMATION AND PURPOSE OF LOAN	Subject Property Address (street, city, state & ZIP)	2.1 2.1.1, 2.1.2, 2.1.3, 2.1.4	4a - Loan and Property Information	Property Address Street, Unit #*, City, State, Zip, County,	4a.3.1, 4a.3.2, 4a.3.3, 4a.3.4, 4a.3.5, 4a.3.6
	No. of Units	2.2	4a - Loan and Property Information	Number of Units	4a.4
	Legal Description of Subject Property (attach description if necessary)**	2.3		No longer collected.	
	Year Built**	2.4		No longer collected.	
	Purpose of Loan	2.5, 2.5.1	4a - Loan and Property Information L1 - Property and Loan Information	Loan Purpose Purchase/Refinance/Other Construction-Conversion/Construction-to-Permanent	4a.2, 4a.2.1 L1.3.3
	Permanent /Other (explain):				
	Property will be: Primary Residence/Secondary Residence/ Investment	2.6	4a - Loan and Property Information	Occupancy (Primary Residence, Second Home, Investment Property, FHA Secondary Residence*)	4a.6, 4a.6.1
	Year Lot Acquired	2.7.1	L1 - Property and Loan Information	Lot Acquired (mm/dd/yyyy)	L1.5
	Original Cost	2.7.2	L1 - Property and Loan Information	Original Cost of Lot \$	L1.6
	Amount Existing Liens \$	2.7.3	3a - Property You Own	Unpaid Balance \$	3a.12
	(a) Present Value of Lot \$**	2.7.4		No longer collected.	
	(b) Cost of Improvements \$	2.7.5	L1 - Property and Loan Information	Construction/Improvements Costs \$	L1.4
	Total (a + b) \$**	2.7.6		No longer collected.	

Figure 11 - Current Numbered Form Section II.

II. PROPERTY INFORMATION AND PURPOSE OF LOAN					
2.1 Subject Property Address (street, city, state & ZIP) 2.1.1, 2.1.2, 2.1.3, 2.1.4					No. of Units 2.2
Legal Description of Subject Property (attach description if necessary) 2.3					Year Built 2.4
2.5 Purpose of Loan			Property will be: 2.6		
<input type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Construction <input type="checkbox"/> Construction-Permanent <input type="checkbox"/> Other (explain): 2.5.1			<input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment		
<b>Complete this line if construction or construction-permanent loan.</b>					
Year Lot Acquired 2.7.1	Original Cost \$ 2.7.2	Amount Existing Liens \$ 2.7.3	(a) Present Value of Lot \$ 2.7.4	(b) Cost of Improvements \$ 2.7.5	Total (a + b) \$ 2.7.6

Figure 12 - Redesigned Form: B.4a

4a. Loan and Property Information					
Loan Amount \$	4a.2 Loan Purpose <input type="radio"/> Purchase <input type="radio"/> Refinance <input type="radio"/> Other (specify) 4a.2.1				
Property Address	Street 4a.3.1   Unit # 4a.3.2				
	City 4a.3.3   State 4a.3.4   ZIP 4a.3.5				
	County 4a.3.6   Number of Units 4a.4   Property Value \$ 4a.5				
Occupancy 4a.6	<input type="radio"/> Primary Residence <input type="radio"/> Second Home <input type="radio"/> Investment Property <b>FHA Secondary Residence</b> <input type="checkbox"/> 4a.6.1				

Figure 13 - Resigned Form: B.3a

3a. Property You Own		If you are refinancing, list the property you are refinancing FIRST.			
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 <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
		\$ _____	\$ 3a.12	<input type="checkbox"/>	
		\$ _____	\$ _____	<input type="checkbox"/>	
					Credit Limit (if applicable)
					\$ _____

Figure 14 - GSE Cross Reference Section II.

Current 1003/65 Section Name	Current 1003/65 Data Field	Current 1003/65 Data Field ID	Redesigned 1003/65 Section Name	Redesigned 1003/65 Data Field	Redesigned 1003/65 Data Field ID
II. PROPERTY INFORMATION AND PURPOSE OF LOAN	Complete this line if this is a refinance loan. Year Acquired**	2.8, 2.8.1		No longer collected.	
	Original Cost**	2.8.2		No longer collected.	
	Amount Existing Liens \$	2.8.3	3a Property You Own	Unpaid Balance \$	3a.12
	Purpose of Refinance	2.8.4	L1 - Property and Loan Information	Refinance Type No Cash Out/Limited Cash Out/Cash Out Refinance Program Full Documentation / Interest Rate Reduction / Streamlined without Appraisal / Other enter description	L1.7 L1.8, L1.8.1
	Describe Improvements o made**	2.8.5		No longer collected.	
	o to be made**	2.8.5		No longer collected.	
	Title will be held in what Name(s)	2.9	L2 - Title Information	Title to the Property Will be Held in What Name(s)	L2.3, L2.3.1
	Manner in which Title will be held	2.10	L2 - Title Information	Manner in Which Title Will be Held Sole Ownership/Joint Tenancy with Right of Survivorship/Life Estate/Tenancy by Entirety/Tenancy in Common/Other	L2.4
	Estate will be held in: Fee Simple/Leasehold (show expiration date)	2.11, 2.11.1	L2 - Title Information	Estate Will be Held in (Fee Simple/Leasehold: Expiration Date (mm/dd/yyyy))	L2.3, L2.3.1
	Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)	2.12, 2.12.1, 2.12.2, 2.12.3, 2.12.4	2a Assets - Bank Accounts, Retirement, and Other Accounts You Have 2b Other Assets and Credits You Have 4b Other New Mortgage Loans on the Property You are Buying or Refinancing 4d. Gifts or Grants You Have been Given or Will Receive for this Loan	Multiple data fields and enumerations.	

Figure 15 - Current Numbered Form Section II.

**Complete this line if this is a refinance loan.**

Year Acquired 2.8.1	Original Cost \$ 2.8.2	Amount Existing Liens \$ 2.8.3	Purpose of Refinance 2.8.4	Describe Improvements 2.8.5	<input type="checkbox"/> made <input type="checkbox"/> to be made
Title will be held in what Name(s) 2.9			Manner in which Title will be held 2.10	Estate will be held in: 2.11 <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date) 2.11.1	
2.12 Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain) 2.12.1 2.12.2 2.12.3 2.12.4					

Figure 16: Redesigned Numbered Form: B.3.a

**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 \_\_\_\_\_ 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)
		\$	\$ 3a.12 <input type="checkbox"/>		\$
		\$	\$ <input type="checkbox"/>		\$

Figure 17 - Redesigned Numbered Form: L1

**L1. Property and Loan Information**

<b>Community Property State</b> <input type="checkbox"/> At least one borrower lives in a community property state. <input type="checkbox"/> The property is in a community property state.  <b>Transaction Detail</b> <input type="checkbox"/> Conversion of Contract for Deed or Land Contract	<b>Refinance Type L1.7</b> <input type="radio"/> No Cash Out <input type="radio"/> Limited Cash Out <input type="radio"/> Cash Out	<b>Refinance Program L1.8</b> <input type="radio"/> Full Documentation <input type="radio"/> Interest Rate Reduction <input type="radio"/> Streamlined without Appraisal <input type="radio"/> Other L1.8.1
---	---	---

Figure 18 - Redesigned Number Form: L2.

L2. Title Information	
Title to the Property <b>Will</b> be Held in What Name(s): <b>L2.1</b>	<b>For Refinance:</b> Title to the Property is <b>Currently</b> Held in What Name(s): <b>L2.2</b>
<b>Estate Will be Held in L2.3</b> <input type="radio"/> Fee Simple <input type="radio"/> Leasehold Expiration Date <b>L2.3.1</b> /____/____ (mm/dd/yyyy) <b>Manner in Which Title Will be Held L2.4</b> <input type="radio"/> Sole Ownership <input type="radio"/> Joint Tenancy with Right of Survivorship <input type="radio"/> Life Estate <input type="radio"/> Tenancy by the Entirety <input type="radio"/> Tenancy in Common <input type="radio"/> Other	<b>Trust Information L2.5</b> <input type="radio"/> Title Will be Held by an <i>Inter Vivos (Living)</i> Trust <input type="radio"/> Title Will be Held by a Land Trust <b>Indian Country Land Tenure L2.6</b> <input type="radio"/> Fee Simple On a Reservation <input type="radio"/> Individual Trust Land ( <i>Allotted/Restricted</i> ) <input type="radio"/> Tribal Trust Land On a Reservation <input type="radio"/> Tribal Trust Land Off Reservation <input type="radio"/> Alaska Native Corporation Land

Figure 19 - Redesigned Numbered Form: B.2.a and B.2.b

2a. Assets – Bank Accounts, Retirement, and Other Accounts You Have			
<b>Include all accounts below. Under Account Type, choose from the types listed here:</b> <div> <div> <ul style="list-style-type: none"> <li>• Checking</li> <li>• Savings</li> <li>• Money Market</li> </ul> </div> <div> <ul style="list-style-type: none"> <li>• Certificate of Deposit</li> <li>• Mutual Fund</li> <li>• Stocks</li> </ul> </div> <div> <ul style="list-style-type: none"> <li>• Stock Options</li> <li>• Bonds</li> <li>• Retirement (e.g., 401k, IRA)</li> </ul> </div> <div> <ul style="list-style-type: none"> <li>• Bridge Loan Proceeds</li> <li>• Individual Development Account</li> </ul> </div> <div> <ul style="list-style-type: none"> <li>• Trust Account</li> <li>• Cash Value of Life Insurance (used for the transaction)</li> </ul> </div> </div>			
Account Type – use list above	Financial Institution	Account Number	Cash or Market Value
<b>2a.1</b>	<b>2a.2</b>	<b>2a.3</b>	\$ <b>2a.4</b>
			\$
			\$
			\$
			\$
Provide TOTAL Amount Here			\$ <b>2a.5</b>
<b>2b. Other Assets and Credits You Have</b> <input type="checkbox"/> Does not apply			
<b>Include all other assets and credits below. Under Asset or Credit Type, choose from the types listed here:</b> <div> <div> <b>Assets 2b.1</b> <ul style="list-style-type: none"> <li>• Proceeds from Real Estate Property to be sold on or before closing</li> <li>• Proceeds from Sale of Non-Real Estate Asset</li> <li>• Secured Borrowed Funds</li> </ul> </div> <div> <ul style="list-style-type: none"> <li>• Unsecured Borrowed Funds</li> <li>• Other</li> </ul> </div> <div> <b>Credits 2b.4</b> <ul style="list-style-type: none"> <li>• Earnest Money</li> <li>• Employer Assistance</li> <li>• Lot Equity</li> </ul> </div> <div> <ul style="list-style-type: none"> <li>• Relocation Funds</li> <li>• Rent Credit</li> </ul> </div> <div> <ul style="list-style-type: none"> <li>• Sweat Equity</li> <li>• Trade Equity</li> </ul> </div> </div>			
Asset or Credit Type – use list above	Cash or Market Value		
	\$ <b>2b.2</b>		
	\$		
	\$		
	\$		
Provide TOTAL Amount Here			\$ <b>2b.3</b>

Figure 20 - Resigned Numbered Form: B.4b and B.4d

4b. Other New Mortgage Loans on the Property You are Buying or Refinancing			<input type="checkbox"/> Does not apply	
Creditor Name	Lien Type 4b.2	Monthly Payment	Loan Amount/ Amount to be Drawn	Credit Limit (if applicable)
4b.1	<input type="radio"/> First Lien <input type="radio"/> Subordinate Lien	\$ 4b.3	\$ 4b.4	\$ 4b.5
	<input type="radio"/> First Lien <input type="radio"/> Subordinate Lien	\$	\$	\$

  

4d. Gifts or Grants You Have Been Given or Will Receive for this Loan		<input type="checkbox"/> Does not apply	
<b>Include all gifts and grants below. Under Source, choose from the sources listed here:</b>			
<div> <div>• Community Nonprofit</div> <div>• Federal Agency</div> <div>• Relative</div> <div>• State Agency</div> <div>• Lender</div> </div> <div> <div>• Employer</div> <div>• Local Agency</div> <div>• Religious Nonprofit</div> <div>• Unmarried Partner</div> <div>• Other</div> </div>			
Asset Type: Cash Gift, Gift of Equity, Grant	Deposited/Not Deposited 4d.2	Source – use list above	Cash or Market Value
4d.1	<input type="radio"/> Deposited <input type="radio"/> Not Deposited	4d.3	\$ 4d.4
	<input type="radio"/> Deposited <input type="radio"/> Not Deposited		\$

### III. BORROWER INFORMATION

Figure 21: GSE Cross Reference Section III.

Current 1003/65 Section Name	Current 1003/65 Data Field	Current 1003/65 Data Field ID	Redesigned 1003/65 Section Name	Redesigned 1003/65 Data Field	Redesigned 1003/65 Data Field ID
III. BORROWER INFORMATION	Borrower's Name (include Jr. or Sr. if applicable)	3.1	1a Personal Information	Name (First, Middle, Last, Suffix)	1a.1.1, 1a.1.2, 1a.1.3, 1a.1.4
	Social Security Number	3.2	1a Personal Information	Social Security Number (or Individual Taxpayer Identification Number*)	1a.3
	Home Phone (incl. Area code)	3.3	1a Personal Information	Home Phone	1a.9
	DOB (mm/dd/yyyy)	3.4	1a Personal Information	Date of Birth	1a.4
	Yrs. School**	3.5		No longer collected.	
	Married/Separated/Unmarried(include single, divorced, widowed)	3.6	1a Personal Information	Marital Status Married/Separated/Unmarried(Single, Divorced, Widowed, Civil Union*, Domestic Partnership*, Registered Reciprocal Beneficiary Relationship*)	1a.7
	Dependents (not listed by Co-Borrower) no.	3.7.1	1a Personal Information	Dependents Number	1a.8
	Dependents (not listed by Co-Borrower) ages	3.7.2	1a Personal Information	Dependents Ages	1a.8.1
	Present Address (street, city, state, ZIP)	3.8, 3.8.1, 3.8.2, 3.8.3, 3.8.4	1a Personal Information	Current Address - Street, Unit #*, City, State, Zip, Country*	1a.13.1, 1a.13.2, 1a.13.3, 1a.13.4, 1a.13.5, 1a.13.6
	o Own	3.9	1a Personal Information	o Own	1a.14.1
	o Rent	3.9	1a Personal Information	o Rent	1a.14.1
	No. Yrs	3.10	1a Personal Information	How Long at Current Address? Years / Month	1a.14
	Mailing Address, if different from Present Address	3.11	1a Personal Information	Mailing Address – if different from Current Address Street, Unit #*, City, State, Zip, Country*	1a.17.1, 1a.17.2, 1a.17.3, 1a.17.4
	If residing at present address for less than two years, complete the following: Former Address (street, city, state, ZIP)	3.12, 3.12.1, 3.12.2, 3.12.3, 3.12.4	1a Personal Information	Former Address If at Current Address < 2 years - Street, Unit #*, City, State, Zip, Country*	1a.15.1, 1a.15.2, 1a.15.3, 1a.15.4, 1a.15.5, 1a.15.6
	o Own	3.13	1a Personal Information	o Own	1a.16.1
	o Rent	3.13	1a Personal Information	o Rent	1a.16.1
	No. Yrs	3.14	1a Personal Information	How Long at Former Address? Years / Months	1a.16

Figure 22 - Current Numbered Form: III.

Borrower				III. BORROWER INFORMATION				Co-Borrower			
Borrower's Name (include Jr. or Sr. if applicable) 3.1				Co-Borrower's Name (include Jr. or Sr. if applicable)							
Social Security Number 3.2	Home Phone (incl. Area code) 3.3	DOB (mm/dd/yyyy) 3.4	Yrs. School 3.5	Social Security Number	Home Phone (incl. Area code)	DOB (mm/dd/yyyy)	Yrs. School				
3.6 <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (include single, divorced, widowed)		Dependents (not listed by Co-Borrower) no. 3.7.1 ages 3.7.2		<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (include single, divorced, widowed)		Dependents (not listed by Borrower) no. ages					
3.8 Present Address (street, city, state, ZIP) 3.8.1, 3.8.2, 3.8.3, 3.8.4 <input type="checkbox"/> Own <input type="checkbox"/> Rent 3.9 No. Yrs. 3.10				Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.							
Mailing Address, if different from Present Address 3.11				Mailing Address, if different from Present Address							
<b>If residing at present address for less than two years, complete the following:</b>											
3.12 Former Address (street, city, state, ZIP) 3.12.1, 3.12.2, 3.12.3, 3.12.4 <input type="checkbox"/> Own <input type="checkbox"/> Rent 3.13 No. Yrs. 3.14				Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.							

Figure 23 - Redesigned Numbered Form B.1a

1a. Personal Information	
1a.1 Name (First, Middle, Last, Suffix) 1a.1.1, 1a.1.2, 1a.1.3, 1a.1.4	Social Security Number 1a.3 _____ (or Individual Taxpayer Identification Number)
1a.2 Alternate Names – List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix) 1a.2.1, 1a.2.2, 1a.2.3, 1a.2.4	Date of Birth (mm/dd/yyyy) 1a.4 / ____ / ____ Citizenship 1a.5 <input type="radio"/> U.S. Citizen <input type="radio"/> Permanent Resident Alien <input type="radio"/> Non-Permanent Resident Alien



Figure 24 - Redesigned Numbered Form B.1a

<b>1a.7 Marital Status</b> <input type="radio"/> Married <input type="radio"/> Separated <input type="radio"/> Unmarried <i>(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)</i>	<b>Dependents</b> <i>(not listed by another Borrower)</i> Number <u>1a.8</u> Ages <u>1a.8.1</u>	<b>Contact Information</b> <b>Home Phone</b> ( <u>1a.9</u> ) ____ - ____ <b>Cell Phone</b> ( <u>1a.10</u> ) ____ - ____ <b>Work Phone</b> ( <u>1a.11</u> ) ____ - ____ <b>Ext.</b> <u>1a.11.1</u> <b>Email</b> <u>1a.12</u>
<b>1a.13 Current Address</b> Street <u>1a.13.1</u> Unit # <u>1a.13.2</u> City <u>1a.13.3</u> State <u>1a.13.4</u> ZIP <u>1a.13.5</u> Country <u>1a.13.6</u> How Long at Current Address? ____ Years <u>1a.14</u> Months <u>1a.14.1</u> <b>Housing</b> <input type="radio"/> No primary housing expense <input type="radio"/> Own <input type="radio"/> Rent (\$ <u>1a.14.2</u> /month)		
<b>If at Current Address for LESS than 2 years, list Former Address</b> <input type="checkbox"/> <b>Does not apply</b> Street <u>1a.15.1</u> Unit # <u>1a.15.2</u> City <u>1a.15.3</u> State <u>1a.15.4</u> ZIP <u>1a.15.5</u> Country <u>1a.15.6</u> How Long at Former Address? ____ Years <u>1a.16</u> Months <u>1a.16.1</u> <b>Housing</b> <input type="radio"/> No primary housing expense <input type="radio"/> Own <input type="radio"/> Rent (\$ <u>1a.16.2</u> /month)		
<b>1a.17 Mailing Address – if different from Current Address</b> <input type="checkbox"/> <b>Does not apply</b> Street <u>1a.17.1</u> Unit # <u>1a.17.2</u> City <u>1a.17.3</u> State <u>1a.17.4</u> ZIP <u>1a.17.5</u> Country <u>1a.17.6</u>		



## IV. EMPLOYMENT INFORMATION

Figure 25 - GSE Cross Reference Employment Information

Current 1003/65 Section Name	Current 1003/65 Data Field	Current 1003/65 Data Field ID	Redesigned 1003/65 Section Name	Redesigned 1003/65 Data Field	Redesigned 1003/65 Data Field ID
IV. EMPLOYMENT INFORMATION	Name & Address of Employer	4.1, 4.2	1b Current Employment/Self-Employment and Income (Repeats for additional Employment/Self-Employment)	Employer or Business Name Street, Unit #, City, State, Zip, Country	1b.2 1b.4.1, 1b.4.2, 1b.4.3, 1b.4.4, 1b.4.5, 1b.4.6
	<input type="checkbox"/> Self Employed	4.3	1b Current Employment/Self-Employment and Income (Repeats for additional Employment/Self-Employment)	<input type="checkbox"/> Check if you are the Business Owner or Self-Employed	1b.9
	Yrs. On this job	4.4	1b Current Employment/Self-Employment and Income (Repeats for additional Employment/Self-Employment)	Start Date (mm/dd/yyyy)	1b.6
	Yrs. Employed in this line of work/profession	4.5	1b Current Employment/Self-Employment and Income (Repeats for additional Employment/Self-Employment)	How long in this line of work? Years / Months	1b.7
	Position/Title/Type of Business**	4.6	1b Current Employment/Self-Employment and Income (Repeats for additional Employment/Self-Employment)	Position or Title	1b.5
	Business Phone (incl. area code)	4.7	1a Personal Information	Work Phone	1a.11
	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	4.8, 4.9	1d IF APPLICABLE, Complete Information for Previous Employment/Self Employment and Income	Employer or Business Name Street, Unit #, City, State, Zip, Country	1d.2 1d.3.1, 1d.3.2, 1d.3.3, 1d.3.4, 1d.3.5, 1d.3.6
	<input type="checkbox"/> Self Employed	4.10	1d IF APPLICABLE, Complete Information for Previous Employment/Self Employment and Income	<input type="checkbox"/> Check if you are the Business Owner or Self-Employed	1d.7
	Dates (from-to)	4.11, 4.12	1d IF APPLICABLE, Complete Information for Previous Employment/Self Employment and Income	Start Date (mm/dd/yyyy) End Date (mm/dd/yyyy)	1d.5 1d.6
	Monthly Income \$	4.13	1d IF APPLICABLE, Complete Information for Previous Employment/Self Employment and Income	Previous gross monthly income \$	1d.8
	Position/Title/Type of Business**	4.14	1d IF APPLICABLE, Complete Information for Previous Employment/Self Employment and Income	Position or Title	1d.4
	Business Phone (incl. area code)**	4.15		No longer collected.	

Figure 26 - Current Numbered Form

Borrower		IV. EMPLOYMENT INFORMATION		Co-Borrower	
4.1 Name & Address of Employer	<input type="checkbox"/> Self Employed 4.3	Yrs. on this job 4.4	Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job
		Yrs. employed in this line of work/profession 4.5			Yrs. employed in this line of work/profession
Position/Title/Type of Business 4.6		Business Phone (incl. area code) 4.7	Position/Title/Type of Business		Business Phone (incl. area code)
If employed in current position for less than two years or if currently employed in more than one position, complete the following:					
4.8 Name & Address of Employer	<input type="checkbox"/> Self Employed 4.10	Dates (from - to) 4.11 4.12	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)
		Monthly Income \$ 4.13			Monthly Income \$
Position/Title/Type of Business 4.14		Business Phone (incl. area code) 4.15	Position/Title/Type of Business		Business Phone (incl. area code)

Figure 27 - Redesigned Numbered Form B.1b

<b>1b.1</b> <b>1b. Current Employment/Self-Employment and Income</b> <input type="checkbox"/> Does not apply			
<b>Employer or Business Name</b> <b>1b.2</b> _____ Phone (____) ____ - _____ Street <b>1b.4.1</b> _____ Unit # _____ City <b>1b.4.3</b> _____ State <b>1b.4.4</b> ZIP <b>1b.4.5</b> Country _____		<b>Gross Monthly Income</b> Base \$ _____/month Overtime \$ _____/month Bonus \$ _____/month Commission \$ _____/month Military Entitlements \$ _____/month Other \$ _____/month <b>TOTAL</b> \$ _____/month	
<b>Position or Title</b> <b>1b.5</b> _____ <b>Start Date</b> <b>1b.6</b> / ____ / ____ (mm/dd/yyyy) How long in this line of work? <b>1b.7</b> Years ____ Months		<b>Check if this statement applies:</b> <input type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to the transaction.	
<b>1b.9</b> <input type="checkbox"/> <b>Check if you are the Business Owner or Self-Employed</b> <input type="radio"/> I have an ownership share of less than 25%. <input type="radio"/> I have an ownership share of 25% or more.		<b>Monthly Income (or Loss)</b> \$ _____	

Figure 28 - Redesigned Numbered Form B.1a.11 & B.1a.11.1

<b>1a. Personal Information</b>		
<b>Name</b> (First, Middle, Last, Suffix) _____		<b>Social Security Number</b> _____ - _____ - _____
<b>Marital Status</b> <input type="radio"/> Married <input type="radio"/> Separated <input type="radio"/> Unmarried (Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)	<b>Dependents</b> (not listed by another Borrower) Number _____ Ages _____	<b>Contact Information</b> <b>Home Phone</b> (____) ____ - _____ <b>Cell Phone</b> (____) ____ - _____ <b>Work Phone</b> ( <b>1a.11</b> ) ____ - _____ <b>Ext.</b> <b>1a.11.1</b> _____ <b>Email</b> _____

Figure 29 - Redesigned Numbered Form B.1d

<b>1d. IF APPLICABLE, Complete Information for Previous Employment/Self-Employment and Income</b> <input type="checkbox"/> Does not apply	
<b>Provide at least 2 years of current and previous employment and income.</b>	
<b>Employer or Business Name</b> <b>1d.2</b> _____ Street <b>1d.3.1</b> _____ Unit # _____ City <b>1d.3.3</b> _____ State <b>1d.3.4</b> ZIP <b>1d.3.5</b> Country _____	
<b>Previous Gross Monthly Income</b> \$ <b>1d.8</b> _____/month	
<b>Position or Title</b> <b>1d.4</b> _____ <b>Start Date</b> <b>1d.5</b> / ____ / ____ (mm/dd/yyyy) <b>End Date</b> <b>1d.6</b> / ____ / ____ (mm/dd/yyyy)	<b>1d.7</b> <input type="checkbox"/> <b>Check if you were the Business Owner or Self-Employed</b>

## V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Figure 30 - GSE Cross Reference Monthly Income

Current 1003/65 Section Name	Current 1003/65 Data Field	Current 1003/65 Data Field ID	Redesigned 1003/65 Section Name	Redesigned 1003/65 Data Field	Redesigned 1003/65 Data Field ID
V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION	V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION Base Empl. Income	5.1.1	1b Current Employment/Self- Employment and Income (Repeats for additional Employment/Self-Employment)	Base \$ /month	1b.10.1
	Overtime	5.1.2	1b Current Employment/Self- Employment and Income (Repeats for additional Employment/Self-Employment)	Overtime \$ /month	1b.10.2
V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION	Bonuses	5.1.3	1b Current Employment/Self- Employment and Income (Repeats for additional Employment/Self-Employment)	Bonus \$ /month	1b.10.3
	Commissions	5.1.4	1b Current Employment/Self- Employment and Income (Repeats for additional Employment/Self-Employment)	Commission \$ /month	1b.10.4
	Dividends/Interest	5.1.5	1e Income from Other Sources	Income Source Monthly Income \$	1e.1
	Net Rental Income	5.1.6	3a Property You Own 4c- Rental Income on the Property You Want to Purchase	For Lender to Calculate: Net Monthly Rental Income \$ For Lender to Calculate: Expected Net Monthly Rental Income \$	3a.7 4c.2
	Other (before completing, see the notice in "describe other income," below)	5.1.7	1b Current Employment/Self- Employment and Income (Repeats for additional Employment/Self-Employment) 1e Income from Other Sources	Other \$ /month Provide TOTAL Amount Here	1b.10.6 1e.3
	TOTAL \$	5.1.8	1b Current Employment/Self- Employment and Income (Repeats for additional Employment/Self-Employment)	TOTAL \$ /month	1b.10
	Describe Other Income:	5.5.2	1e Income from Other Sources	Income Source	1e.1
	Monthly Amount \$	5.5.3	1e Income from Other Sources	Monthly Income \$	1e.2

Figure 31 - Current Numbered Form Monthly Income

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$ 5.1.1	\$	\$ 5.2.1	Rent	\$	
Overtime	5.1.2		5.2.2	First Mortgage (P&I)		\$
Bonuses	5.1.3		5.2.3	Other Financing (P&I)		
Commissions	5.1.4		5.2.4	Hazard Insurance		
Dividends/ Interest	5.1.5		5.2.5	Real Estate Taxes		
Net Rental Income	5.1.6		5.2.6	Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)	5.1.7		5.2.7	Homeowner Assn. Dues		
				Other:		
<b>Total</b>	<b>\$ 5.1.8</b>	<b>\$</b>	<b>\$ 5.2.8</b>	<b>Total</b>	<b>\$</b>	<b>\$</b>

\* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

**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.

B/C	Monthly Amount
5.5.1      5.5.2	\$ 5.5.3

Figure 32 - Redesigned Numbered Form B.1b

1b. Current Employment/Self-Employment and Income		<input type="checkbox"/> Does not apply
<b>Employer or Business Name</b> _____ Phone (____) ____ - ____ <b>Street</b> _____ <b>Unit #</b> _____ <b>City</b> _____ <b>State</b> _____ <b>ZIP</b> _____ <b>Country</b> _____		<b>Gross Monthly Income</b> Base \$ 1b.10.1 /month Overtime \$ 1b.10.2 /month Bonus \$ 1b.10.3 /month Commission \$ 1b.10.4 /month Military Entitlements \$ 1b.10.5 /month Other \$ 1b.10.6 /month <b>TOTAL</b> \$ 1b.10 /month
<b>Position or Title</b> _____ <b>Start Date</b> ____/____/____ (mm/dd/yyyy) How long in this line of work? ____ Years ____ Months	<b>Check if this statement applies:</b> <input type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to the transaction.	
<input type="checkbox"/> <b>Check if you are the Business Owner or Self-Employed</b>	<input type="radio"/> I have an ownership share of less than 25%. <input type="radio"/> I have an ownership share of 25% or more.	<b>Monthly Income (or Loss)</b> \$ _____

Figure 33 - Redesigned Numbered Form B.3a.7 & B.3a.8

3a. Property You Own		If you are refinancing, list the property you are refinancing FIRST.			
<b>Address</b> Street _____ Unit # _____ City _____ State _____ ZIP _____ Country _____					
<b>Property Value</b>	<b>Status:</b> Sold, Pending Sale, or Retained	<b>Intended Occupancy:</b> Investment, Primary Residence, Second Home, Other	<b>Monthly Insurance, Taxes, Association Dues, etc.</b> if not included in Monthly Mortgage Payment	<b>For 2-4 Unit Primary or Investment Property</b>	
				<b>Monthly Rental Income</b>	<b>For LENDER to calculate: Net Monthly Rental Income</b>
\$			\$	\$ 3a.7	\$ 3a.8

Figure 34 - Redesigned Numbered Form B.4c.1 & B.4c.2

4c. Rental Income on the Property You Want to Purchase	
For Purchase Only <input type="checkbox"/> Does not apply	
<b>Complete if the property is a 2-4 Unit Primary Residence or an Investment Property</b>	<b>Amount</b>
Expected Monthly Rental Income	\$ 4c.1
<b>For LENDER to calculate:</b> Expected Net Monthly Rental Income	\$ 4c.2

Figure 35 - Redesigned Numbered Form B.1e

1e. Income from Other Sources <input type="checkbox"/> Does not apply	
<b>Include income from other sources below. Under Income Source, choose from the sources listed here:</b>	
<ul style="list-style-type: none"> <li>• Alimony</li> <li>• Automobile Allowance</li> <li>• Boarder Income</li> <li>• Capital Gains</li> </ul>	<ul style="list-style-type: none"> <li>• Child Support</li> <li>• Disability</li> <li>• Foster Care</li> <li>• Housing or Parsonage</li> </ul>
<ul style="list-style-type: none"> <li>• Interest and Dividends</li> <li>• Mortgage Credit Certificate</li> <li>• Mortgage Differential Payments</li> </ul>	<ul style="list-style-type: none"> <li>• Notes Receivable</li> <li>• Public Assistance</li> <li>• Retirement (e.g., Pension, IRA)</li> </ul>
<ul style="list-style-type: none"> <li>• Royalty Payments</li> <li>• Separate Maintenance</li> <li>• Social Security</li> <li>• Trust</li> </ul>	<ul style="list-style-type: none"> <li>• Unemployment Benefits</li> <li>• VA Compensation</li> <li>• Other</li> </ul>
<b>NOTE:</b> Reveal alimony, child support, separate maintenance, or other income ONLY IF you want it considered in determining your qualification for this loan.	
<b>Income Source – use list above</b>	<b>Monthly Income</b>
1e.1	\$ 1e.2
	\$
	\$
<b>Provide TOTAL Amount Here</b>	\$ 1e.3

Figure 36 - GSE Cross Reference Combined Housing Expense Information

Current 1003/65 Section Name	Current 1003/65 Data Field	Current 1003/65 Data Field ID	Redesigned 1003/65 Section Name	Redesigned 1003/65 Data Field	Redesigned 1003/65 Data Field ID
	Combined Monthly Housing Expense (Present) Rent	5.3.1	1a Personal Information	o Rent \$ /month	1a.14.1, 1a.14.2
	First Mortgage (P&I)	5.3.2	3a - Property You Own	Monthly Mortgage Payment	3a.11
	Other Financing (P&I)	5.3.3	3a - Property You Own	Monthly Mortgage Payment	3a.11
V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION	Hazard Insurance	5.3.4	3a - Property You Own	Monthly Insurance, Taxes, Association Dues, etc. Not included in Mortgage Payment \$	3a.6
	Real Estate Taxes	5.3.5	3a - Property You Own	Monthly Insurance, Taxes, Association Dues, etc. Not included in Mortgage Payment \$	3a.6
	Mortgage Insurance	5.3.6	3a - Property You Own	Monthly Insurance, Taxes, Association Dues, etc. Not included in Mortgage Payment \$	3a.6
	Homeowner Assn. Dues	5.3.7	3a - Property You Own	Monthly Insurance, Taxes, Association Dues, etc. Not included in Mortgage Payment \$	3a.6
	Other:	5.3.8	3a - Property You Own	Monthly Insurance, Taxes, Association Dues, etc. Not included in Mortgage Payment \$	3a.6
	TOTAL \$ **	5.3.9		No longer collected.	
	Combined Monthly Housing Expense (Proposed) First Mortgage (P&I)	5.4.1	L3 - Mortgage Loan Information	First Mortgage (P & I) \$	L3.14.1
	Other Financing (P&I)	5.4.2	4b Other New Mortgage Loans on the Property You are Buying or Refinancing L3 - Mortgage Loan Information	Monthly Payment \$ Subordinate Lien(s) (P & I) \$	4b.3 L3.14.2
	Hazard Insurance	5.4.3	L3 - Mortgage Loan Information	Homeowner's Insurance \$	L3.14.3
	Real Estate Taxes	5.4.4	L3 - Mortgage Loan Information	Property Taxes \$	L3.14.5
	Mortgage Insurance	5.4.5	L3 - Mortgage Loan Information	Mortgage Insurance \$	L3.14.6
	Homeowner Assn. Dues	5.4.6	L3 - Mortgage Loan Information	Association/Project Dues (Condo, Co-Op, PUD) \$	L3.14.7
	Other:	5.4.7	L3 - Mortgage Loan Information	Other \$	L3.14.8
	TOTAL \$	5.4.8	L3 - Mortgage Loan Information	TOTAL \$	L3.14

Figure 37 - Current Numbered Form: Combined Housing Expense

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	\$5.3.1	
Overtime				First Mortgage (P&I)	5.3.2	\$ 5.4.1
Bonuses				Other Financing (P&I)	5.3.3	5.4.2
Commissions				Hazard Insurance	5.3.4	5.4.3
Dividends/ Interest				Real Estate Taxes	5.3.5	5.4.4
Net Rental Income				Mortgage Insurance	5.3.6	5.4.5
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues	5.3.7	5.4.6
				Other:	5.3.8	5.4.7
<b>Total</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>Total</b>	<b>\$ 5.3.9</b>	<b>\$ 5.4.8</b>

Figure 38 - Redesigned Numbered Form: B.1a.14.2

<b>Current Address</b>	
Street _____	Unit # _____
City _____	State _____ ZIP _____ Country _____
How Long at Current Address? ____ Years ____ Months <b>Housing</b> <input type="radio"/> No primary housing expense <input type="radio"/> Own <input type="radio"/> Rent (\$ 1a.14.2 /month)	

Figure 39 - Redesigned Numbered Form: B.3a.6 & B.3a.11

<b>3a. Property You Own</b>		<b>If you are refinancing, list the property you are refinancing FIRST.</b>			
<b>Address</b>					
Street _____		Unit # _____			
City _____		State _____ ZIP _____ Country _____			
<b>Property Value</b>	<b>Status:</b> Sold, Pending Sale, or Retained	<b>Intended Occupancy:</b> Investment, Primary Residence, Second Home, Other	<b>Monthly Insurance, Taxes, Association Dues, etc.</b> <i>if not included in Monthly Mortgage Payment</i>	<b>For 2-4 Unit Primary or Investment Property</b>	
\$			\$ 3a.6	<b>Monthly Rental Income</b>	<b>For LENDER to calculate:</b> Net Monthly Rental Income
				\$	\$
<b>Mortgage Loans on this Property</b> <input type="checkbox"/> Does not apply					
<b>Creditor Name</b>	<b>Account Number</b>	<b>Monthly Mortgage Payment</b>	<b>Unpaid Balance</b>	<b>Type:</b> FHA, VA, Conventional, USDA-RD, Other	<b>Credit Limit</b> (if applicable)
		\$ 3a.11	\$ <input type="checkbox"/>		\$

Figure 40 - Redesigned Numbered Form: L3

L3. Mortgage Loan Information		
<b>Mortgage Type Applied For</b> <input type="radio"/> Conventional <input type="radio"/> USDA-RD <input type="radio"/> FHA <input type="radio"/> VA <input type="radio"/> Other: _____	<b>Terms of Loan</b> Note Rate _____ % Loan Term _____ (months)	<b>Mortgage Lien Type</b> <input type="radio"/> First Lien <input type="radio"/> Subordinate Lien
<b>Amortization Type</b> <input type="radio"/> Fixed Rate <input type="radio"/> Other (explain): _____ <input type="radio"/> Adjustable Rate <b>If Adjustable Rate:</b> Initial Period Prior to First Adjustment _____ (months) Subsequent Adjustment Period _____ (months)	<b>Proposed Monthly Payment for Property</b> First Mortgage (P & I) \$ <u>L3.14.1</u> Subordinate Lien(s) (P & I) \$ <u>L3.14.2</u> Homeowner's Insurance \$ <u>L3.14.3</u> Supplemental Property Insurance \$ _____ Property Taxes \$ <u>L3.14.5</u> Mortgage Insurance \$ <u>L3.14.6</u> Association/Project Dues (Condo, Co-Op, PUD) \$ <u>L3.14.7</u> Other \$ <u>L3.14.8</u> <b>TOTAL</b> \$ <u>L3.14</u>	
<b>Loan Features</b> <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): _____		

Figure 41 - Redesigned Numbered Form: B.4b.3

4b. Other New Mortgage Loans on the Property You are Buying or Refinancing <input type="checkbox"/> 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	\$ <u>4b.3</u>	\$ _____	\$ _____
	<input type="radio"/> First Lien <input type="radio"/> Subordinate Lien	\$ _____	\$ _____	\$ _____

## VI. ASSETS AND LIABILITIES

Figure 42 - GSE Cross Reference: Assets

Current 1003/65 Section Name	Current 1003/65 Data Field	Current 1003/65 Data Field ID	Redesigned 1003/65 Section Name	Redesigned 1003/65 Data Field	Redesigned 1003/65 Data Field ID
VI. ASSETS AND LIABILITIES	Completed Jointly/Not Jointly ** 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.	6.1		No longer collected.	
	<b>ASSETS</b> Cash deposit toward purchase held by:**	6.2		No longer collected.	
	Name of Bank, S&L, or Credit Union	6.3.1	2a Assets - Bank Accounts, Retirement, and Other Accounts You Have	Financial Institution	2a.2
	address of Bank, S&L, or Credit Union**	6.3.2		No longer collected.	
	Acct. no.	6.3.3		Account Number	2a.3



Figure 43 - Current Numbered Form: VI. Assets

VI. ASSETS AND LIABILITIES				
<p>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.</p> <p><b>X</b> 6.1 Completed <input type="checkbox"/> Jointly <input type="checkbox"/> Not Jointly</p>				
<b>ASSETS</b> Description		<b>Cash or Market Value</b>	<b>Liabilities and Pledged Assets.</b> 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. 6.24 Indicate by (*) those liabilities, which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.	
6.2 Cash deposit toward purchase held by: 6.2.1 <b>X</b>		\$6.2.2	<b>LIABILITIES</b>	<b>Monthly Payment &amp; Months Left to Pay</b>
List checking and savings accounts below 6.3		Name and address of Company	\$ Payment/Months	\$ Unpaid Balance
3.1 Name and address of Bank, S&L, or Credit Union 6.3.2 <b>X</b>		Acct. no.		
Acct. no. 6.3.3		\$	Name and address of Company	\$ Payment/Months
		\$		\$

Figure 44 - Redesigned Numbered Form: B.2a.2 & B.2a.3

2a. Assets – Bank Accounts, Retirement, and Other Accounts You Have			
<p><b>Include all accounts below. Under Account Type, choose from the types listed here:</b></p> <ul style="list-style-type: none"> <li>• Checking</li> <li>• Savings</li> <li>• Money Market</li> <li>• Certificate of Deposit</li> <li>• Mutual Fund</li> <li>• Stocks</li> <li>• Stock Options</li> <li>• Bonds</li> <li>• Retirement (e.g., 401k, IRA)</li> <li>• Bridge Loan Proceeds</li> <li>• Individual Development Account</li> <li>• Trust Account</li> <li>• Cash Value of Life Insurance (used for the transaction)</li> </ul>			
Account Type – use list above	Financial Institution	Account Number	Cash or Market Value
	2a.2	2a.3	\$



Figure 45 - GSE Cross Reference: Assets and Liabilities

Current 1003/65 Section Name	Current 1003/65 Data Field	Current 1003/65 Data Field ID	Redesigned 1003/65 Section Name	Redesigned 1003/65 Data Field	Redesigned 1003/65 Data Field ID
VI. ASSETS AND LIABILITIES	Stocks & Bonds (Company)	6.4.1	2a Assets - Bank Accounts, Retirement, and Other Accounts You Have	Account Type Financial Institution	2a.1 2a.2
	Stocks & Bonds (number)**	6.4.2		No longer collected.	
	Stocks & Bonds (description)**	6.4.3		No longer collected.	
	Life insurance net cash value	6.5	2a Assets - Bank Accounts, Retirement, and Other Accounts You Have	Account Type	2a.1
	Face Amount**	6.5.1		No longer collected.	
	Cash or Market Value \$	6.2.1, 6.3.4, 6.4.4, 6.5.2	2a Assets - Bank Accounts, Retirement, and Other Accounts You Have	Cash or Market Value	2a.4
	Subtotal Liquid Assets \$**	6.6		No longer collected.	
	Real estate owned (enter market value from schedule of real estate owned)**	6.7		No longer collected.	
	Vested interest in retirement fund**	6.8	2a Assets - Bank Accounts, Retirement, and Other Accounts You Have	Account Type	2a.1
	Net worth of business(es) owned (attach financial statement)**	6.9		No longer collected.	
	Automobiles owned (make and year)**	6.10.1, 6.10.2, 6.10.3		No longer collected.	
	Other Assets (itemize)	6.11.1	2b Other Assets and Credits You Have	Asset or Credit Type	2b.1, 2b.4
	Total Assets a.**	6.12		No longer collected.	
	LIABILITIES	6.13.1	2c Liabilities - Credit Cards, Other Debts and Leases	Company Name	2c.2
	Name of Company				
	address of Company**	6.13.2		No longer collected.	
	Acct. no.	6.13.3	2c Liabilities - Credit Cards, Other Debts and Leases	Account Number	2c.3
	Alimony/Child Support/Separate Maintenance Payments Owned to**:	6.15.1	2d Other Liabilities and Expenses	Includes all other liabilities and expenses below. Choose from the types listed here: (Alimony, Child Support, Separate Maintenance, Job Related Expenses, Other)	2d.1
	Job-Related Expense (child care, union dues, etc.)	6.16	2d Other Liabilities and Expenses	Includes all other liabilities and expenses below. Choose from the types listed here: (Alimony, Child Support, Separate Maintenance, Job Related Expenses, Other)	2d.1
	\$ Payment	6.13.4, 6.15.2, 6.16	2c Liabilities - Credit Cards, Other Debts and Leases 2d Other Liabilities and Expenses	Monthly Payment	2c.6
	Months Left to Pay**	6.13.5, 6.15.3		No longer collected.	
	Unpaid Balance \$	6.13.6, 6.15.4	2c Liabilities - Credit Cards, Other Debts and Leases	Unpaid Balance	2c.4
	Total Monthly Payments \$**	6.17		No longer collected.	

Figure 46 - Current Numbered Form: Assets & Liabilities

Cash deposit toward purchase held by:	\$6.2.2	<b>LIABILITIES</b>		<b>Monthly Payment &amp; Months Left to Pay</b>	<b>Unpaid Balance</b>
<i>List checking and savings accounts below</i>		6.13.1	6.13.2	\$ Payment/Months 6.13.4/6.13.5	\$ 6.13.6
Name and address of Bank, S&L, or Credit Union		Name and address of Company			
		Acct. no. 6.13.3			
Acct. no. 6.3.3	\$ 6.3.4	Name and address of Company		\$ Payment/Months	\$
<b>VI. ASSETS AND LIABILITIES (cont'd)</b>					
Name and address of Bank, S&L, or Credit Union		Acct. no.			
Acct. no.	\$	Name and address of Company		\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union		Acct. no.			
Acct. no.	\$	Name and address of Company		\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union		Acct. no.			
Acct. no.	\$	Name and address of Company		\$ Payment/Months	\$
6.4 Stocks & Bonds (Company name/number & description) 6.4.1 6.4.2 6.4.3	\$ 6.4.4	Acct. no.			
6.5 Life insurance net cash value Face amount: \$6.5.1	\$ 6.5.2	Name and address of Company		\$ Payment/Months	\$
<b>Subtotal Liquid Assets</b>	\$ 6.6	Acct. no.			
Real estate owned (enter market value from schedule of real estate owned)	\$ 6.7	Alimony/Child Support/Separate Maintenance Payments Owned to: 6.15.1		\$ 6.15.2/6.15.3	\$ 6.15.4
Vested interest in retirement fund	\$ 6.8				
Net worth of business(es) owned (attach financial statement)	\$ 6.9	Job-Related Expense 6.16 (child care, union dues, etc.)		\$ 6.16.1	
Automobiles owned (make and year) 6.10.1 6.10.2	\$ 6.10.3				
Other Assets (itemize) 6.11.1	\$ 6.11.2				
<b>Total Assets a.</b>	\$ 6.12	<b>Total Monthly Payments</b>		\$ 6.17	
		<b>Net Worth (a minus b)</b>	\$	<b>Total Liabilities b</b>	\$

Figure 47 - Redesigned Numbered Form: B.2a and B.2b

**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)

Account Type – use list above	Financial Institution	Account Number	Cash or Market Value
2a.1	2a.2	2a.3	\$ 2a.4
			\$
			\$
			\$
			\$
Provide TOTAL Amount Here			\$ 2a.5

**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 2b.1**

- 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 2b.4**

- 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
	\$ 2b.2
	\$
	\$
	\$
Provide TOTAL Amount Here	\$ 2b.3

Figure 48 - Redesigned Numbered Form B.2c. & B.2d.

**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
2c.1	2c.2	2c.3	\$ 2c.4	<input type="checkbox"/> 2c.5	\$ 2c.6
			\$	<input type="checkbox"/>	\$
			\$	<input type="checkbox"/>	\$
			\$	<input type="checkbox"/>	\$
			\$	<input type="checkbox"/>	\$

**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
2d.1	\$ 2d.2
	\$
	\$

Figure 49 - GSE Cross Reference: Liabilities and REO

Current 1003/65 Section Name	Current 1003/65 Data Field	Current 1003/65 Data Field ID	Redesigned 1003/65 Section Name	Redesigned 1003/65 Data Field	Redesigned 1003/65 Data Field ID
VI. ASSETS AND LIABILITIES	Total Liabilities b. \$**	6.18		No longer collected.	
	Total Unpaid Balance**	6.19		No longer collected.	
	Net Worth (a minus b) \$**	6.20		No longer collected.	
	Schedule of Real Estate Owned Property Address	6.21.1	3a Property You Own	Address - Street, Unit #*, City, State, Zip, Country	3a.2.1, 3a.2.2, 3a.2.3, 3a.2.4, 3a.2.5, 3a.2.6
	(enter S if sold, PS if pending sale or R if rental being held for income**)	6.21.2	3a Property You Own	Status (Sold/Pending Sale/Retained*)	3a.4
	Type of Property**	6.21.3		No longer collected.	
	Present Market Value	6.21.4	3a Property You Own	Property Value	3a.3
	Amount of Mortgages& Liens	6.21.5	3a Property You Own	Unpaid Balance	3a.12
	Gross Rental Income	6.21.6	3a Property You Own	For 2-4 unit Primary or Investment property - Monthly Rental Income \$	3a.7
	Mortgage Payments	6.21.7	3a Property You Own	Monthly Mortgage Payment	3a.11
	Insurance, Maintenance, Taxes & Misc.	6.21.8	3a Property You Own	Monthly Insurance, Taxes, Association Dues, etc. Not included in Mortgage Payment	3a.6
	Net Rental Income	6.21.9	3a Property You Own	For 2-4 unit Primary or Investment property - For Lender to Calculate: Net Monthly Rental Income \$	3a.8
	Present Market Value Total**	6.22.1		No longer collected.	
	Amount of Mortgages& Liens Total**	6.22.2		No longer collected.	
	Gross Rental Income Total**	6.22.3		No longer collected.	
	Mortgage Payments Total**	6.22.4		No longer collected.	
	Insurance, Maintenance, Taxes & Misc. Total**	6.22.5		No longer collected.	
	Net Rental Income Total**	6.22.6		No longer collected.	
	List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s): Alternate Name	6.58	1a Personal Information	Alternate Names – (First, Middle, Last, Suffix)	1a.2.1, 1a.2.2, 1a.2.3, 1a.2.4
	Creditor Name**	6.59		No longer collected.	
	Account Number**	6.6		No longer collected.	

Figure 50 - Current Numbered Form

		Total Monthly Payments		\$	
Total Assets a.	\$	Net Worth (a minus b)	\$6.20 X	Total Liabilities b. 6.18 X	\$6.19 X

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**Schedule of Real Estate Owned** (If additional properties are owned, use continuation sheet.)

Property Address (enter S if sold, PS if pending sale or X if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
6.21.1	6.21.2 6.21.3 X	\$6.21.4	\$6.21.5	\$6.21.6	\$6.21.7	\$6.21.8	\$6.21.9
Totals		\$6.22.1 X	\$6.22.2 X	\$6.22.3 X	\$6.22.4 X	\$6.22.5 X	\$6.22.6 X

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number
6.58	6.59 X	6.60 X

Figure 51 - Redesigned Numbered Form B.3a

**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 3a.2.1 Unit #  
City 3a.2.3 State 3a.2.4 ZIP 3a.2.5 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
\$ 3a.3	3a.4		\$ 3a.6	\$ 3a.7	\$ 3a.8

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)
		\$3a.11	\$ 3a.12 <input type="checkbox"/> 3a.13		\$

<b>Section 1: Borrower Information.</b> 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.	
<b>1a. Personal Information</b>	
<b>Name</b> <i>(First, Middle, Last, Suffix)</i>	<b>Social Security Number</b> _____ <i>(or Individual Taxpayer Identification Number)</i>
<b>1a.2 Alternate Names</b> – List any names by which you are known or any names under which credit was previously received <i>(First, Middle, Last, Suffix)</i> 1a.2.1, 1a.2.2, 1a.2.3, 1a.2.4	<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

Current 1003/65 Section Name	Current 1003/65 Data Field	Current 1003/65 Data Field ID	Redesigned 1003/65 Section Name	Redesigned 1003/65 Data Field	Redesigned 1003/65 Data ID
VII. DETAILS OF TRANSACTION	a. Purchase price	7.1	L4 - Qualifying the Borrower - Minimum Required Funds or Cash Back	A. Sales Contract Price	L4.1
	b. Alterations, improvements, repairs	7.2	L4 - Qualifying the Borrower - Minimum Required Funds or Cash Back	B. Improvements, Renovations, and Repairs	L4.2
	c. Land (if acquired separately)	7.3	L4 - Qualifying the Borrower - Minimum Required Funds or Cash Back	C. Land (if acquired separately)	L4.3

VII. DETAILS OF TRANSACTION			VIII. DECLARATIONS			
a. Purchase price	\$7.1	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.	Borrower		Co-Borrower	
b. Alterations, improvements, repairs	7.2		Yes	No	Yes	No
c. Land (if acquired separately)	7.3	a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

L4. Qualifying the Borrower – Minimum Required Funds or Cash Back	
DUE FROM BORROWER(S)	
A. Sales Contract Price	\$L4.1
B. Improvements, Renovations, and Repairs	\$L4.2
C. Land (if acquired separately)	\$L4.3

Figure 56 - GSE Cross Reference VII.

Current 1003/65 Section Name	Current 1003/65 Data Field	Current 1003/65 Data Field ID	Redesigned 1003/65 Section Name	Redesigned 1003/65 Data Field	Redesigned 1003/65 Data Field ID
VII. DETAILS OF TRANSACTION	d. Refinance (incl. debts to be paid off)	7.4	L4 - Qualifying the Borrower - Minimum Required Funds or Cash Back	D. For Refinances: 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)	L4.4 L4.5
	e. Estimated prepaid items	7.5	L4 - Qualifying the Borrower - Minimum Required Funds or Cash Back	F. Borrower Closing Costs (including Prepaids and Initial Escrow Payments)	L4.6
	f. Estimated closing costs	7.6	L4 - Qualifying the Borrower - Minimum Required Funds or Cash Back	F. Borrower Closing Costs (including Prepaids and Initial Escrow Payments)	L4.6
	g. PMI, MIP, Funding Fee	7.7	L4 - Qualifying the Borrower - Minimum Required Funds or Cash Back	F. Borrower Closing Costs (including Prepaids and Initial Escrow Payments)	L4.6
	h. Discount (if Borrower will pay)	7.8	L4 - Qualifying the Borrower - Minimum Required Funds or Cash Back	G. Discount Points	L4.7
	i. Total costs (add items a through h)	7.9		H. TOTAL DUE FROM BORROWER(s) (Total of A thru G)	L4.8
	j. Subordinate financing	7.10	4b Other New Mortgage Loans on the Property You are Buying or Refinancing L4 - Qualifying the Borrower - Minimum Required Funds or Cash Back	Loan Amount / Amount to be Drawn \$ J. Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing (see Table 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing)	4b.4 L4.10
	k. Borrower's closing costs paid by Seller	7.11	L4 - Qualifying the Borrower - Minimum Required Funds or Cash Back	L. Seller Credits (Enter the amount of Borrower(s) costs paid by the property seller)	L4.12
	l. Other Credits (explain)	7.12	L4 - Qualifying the Borrower - Minimum Required Funds or Cash Back	M. Other Credits (Enter the sum of all other credits - Borrower Paid Fees, Earnest Money, Employer Assisted Housing, Lease Purchase Fund, Lot Equity, Relocation Funds, Sweat Equity, Trade Equity, Other)	L4.13
	m. Loan amount (exclude PMI, MIP, Funding Fee financed)	7.13	L4 - Qualifying the Borrower - Minimum Required Funds or Cash Back	Loan Amount Excluding Financed Mortgage Insurance (or Mortgage Insurance Equivalent) \$	L4.9.1
	n. PMI, MIP, Funding Fee financed	7.14	L4 - Qualifying the Borrower - Minimum Required Funds or Cash Back	Financed Mortgage Insurance (or Mortgage Insurance Equivalent) Amount \$	L4.9.2
	o. Loan amount (add m & n)	7.15	L4 - Qualifying the Borrower - Minimum Required Funds or Cash Back	I. Loan Amount \$	L4.9
	p. Cash from/to Borrower (subtract j, k, l & o from i)	7.16	L4 - Qualifying the Borrower - Minimum Required Funds or Cash Back	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.	L4.15



Figure 57 - Current Numbered Form VII.

e. Estimated prepaid items	7.5	c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Estimated closing costs	7.6	d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. PMI, MIP, Funding Fee	7.7	e. Have you directly or indirectly been obligated on any loan of which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?  (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Discount (if Borrower will pay)	7.8	f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?  If "Yes," give details as described in the preceding question	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Total costs (add items a through h)	7.9	g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Subordinate financing	7.10	h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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VII. DETAILS OF TRANSACTION (cont'd)		VIII. DECLARATIONS (cont'd)				
k. Borrower's closing costs paid by Seller	7.11	i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Other Credits (explain)	7.12	j. Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	7.13	k. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. PMI, MIP, Funding Fee financed	7.14	l. Do you intend to occupy the property as your primary residence?  If "Yes," complete question m below.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
o. Loan amount (add m & n)	7.15	m. Have you had an ownership interest in a property in the last three years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
p. Cash from/to Borrower (subtract j, k, l & o from i)	7.16	(1) What type of property did you own—principal residence (PR), second home (SH), or investment property (IP)?	—	—	—	—
		(2) How did you hold title to the home— by yourself (S), jointly with your spouse or jointly with another person (O)?	—	—	—	—



Figure 58 - Redesigned Numbered Form L4

<b>L4. Qualifying the Borrower – Minimum Required Funds or Cash Back</b>	
<b>DUE FROM BORROWER(S)</b>	
<b>A.</b> Sales Contract Price	\$
<b>B.</b> Improvements, Renovations, and Repairs	\$
<b>C.</b> Land (if acquired separately)	\$
<b>D.</b> For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction (See Table 3a. Property You Own)	\$L4.4
<b>E.</b> Credit Cards and Other Debts Paid Off (See Table 2c. Liabilities — Credit Cards, Other Debts, and Leases that You Owe)	\$ L4.5
<b>F.</b> Borrower Closing Costs (including Prepaid and Initial Escrow Payments)	\$L4.6
<b>G.</b> Discount Points	\$L4.7
<b>H. TOTAL DUE FROM BORROWER(s) (Total of A thru G)</b>	<b>\$L4.8</b>
<b>TOTAL MORTGAGE LOANS</b>	
<b>I.</b> Loan Amount Loan Amount Excluding Financed Mortgage Insurance (or Mortgage Insurance Equivalent) \$L4.9.1 Financed Mortgage Insurance (or Mortgage Insurance Equivalent) Amount \$L4.9.2	\$L4.9
<b>J.</b> Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing (See Table 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing)	\$L4.10
<b>K. TOTAL MORTGAGE LOANS (Total of I and J)</b>	<b>\$L4.11</b>
<b>TOTAL CREDITS</b>	
<b>L.</b> Seller Credits (Enter the amount of Borrower(s) costs paid by the property seller)	\$ L4.12
<b>M.</b> Other Credits (Enter the sum of all other credits — Borrower Paid Fees, Earnest Money, Employer Assisted Housing, Lease Purchase Fund, Lot Equity, Relocation Funds, Sweat Equity, Trade Equity, Other)	\$L4.13
<b>N. TOTAL CREDITS (Total of L and M)</b>	<b>\$ L4.14</b>
<b>CALCULATION</b>	
TOTAL DUE FROM BORROWER(s) (Line H)	\$ L4.8
LESS TOTAL MORTGAGE LOANS (Line K) AND TOTAL CREDITS (Line N)	– \$ L4.11 + L4.14
<b>Cash From/To the Borrower (Line H minus Line K and Line N)</b> <b>NOTE: This amount does not include reserves or other funds that may be required by the Lender to be verified.</b>	<b>\$L4.15</b>

## VIII. DECLARATIONS

Figure 59 - GSE Cross Reference VIII.

Current 1003/65 Section Name	Current 1003/65 Data Field	Current 1003/65 Data Field ID	Redesigned 1003/65 Section Name	Redesigned 1003/65 Data Field	Redesigned 1003/65 Data Field ID
VIII. DECLARATIONS	a. Are there any outstanding judgments against you?	8.1	5b - Declarations About Your Finances	G. Are there any outstanding judgments against you?	
	b. Have you been declared bankrupt within the past 7 years?	8.2	5b - Declarations About Your Finances	M. Have you declared bankruptcy within the past 7 years?	
	c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	8.3	5b - Declarations About Your Finances	J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years? L. Have you had property foreclosed upon in the last 7 years?	5b.5 5b.7
	d. Are you a party to a lawsuit?	8.4	5b - Declarations About Your Finances	I. Are you a party to a lawsuit in which you potentially have any personal financial liability**?	5b.4

Figure 60 - Current Numbered Form VIII.

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS					
a. Purchase price	\$	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.		Borrower		Co-Borrower	
b. Alterations, improvements, repairs				Yes	No	Yes	No
c. Land (if acquired separately)		a. Are there any outstanding judgments against you?	<input type="checkbox"/> 8.1 <input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	
d. Refinance (incl. debts to be paid off)		b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/> 8.2 <input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	
e. Estimated prepaid items		c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/> 8.3 <input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	
f. Estimated closing costs		d. Are you a party to a lawsuit?	<input type="checkbox"/> 8.4 <input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	

Figure 61 - Redesigned Numbered Form B.5b.

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? 5b.2	<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 a party to a lawsuit in which you potentially have any personal financial liability? 5b.4	<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? 5b.5	<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? 5b.7	<input type="radio"/> NO <input type="radio"/> YES
M. Have you declared bankruptcy within the past 7 years? 5b.8 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 5b.8.1	<input type="radio"/> NO <input type="radio"/> YES

Figure 62 - GSE Cross Reference VIII.

Current 1003/65 Section Name	Current 1003/65 Data Field	Current 1003/65 Data Field ID	Redesigned 1003/65 Section Name	Redesigned 1003/65 Data Field	Redesigned 1003/65 Data Field ID
VIII. DECLARATIONS	e. Have you directly or indirectly been obligated on any loan of which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?  (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.) **	8.5 8.5.1, 8.5.2, 8.5.3, 8.5.4, 8.5.5		No longer collected.	
	f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.**	8.6	5b - Declarations About Your Finances	H. Are you currently delinquent or in default on a Federal debt?	5b.3
	g. Are you obligated to pay alimony, child support, or separate maintenance?***	8.7		No longer collected.	
	h. Is any part of the down payment borrowed?	8.8	5a - Declarations About this Property and Money for this Loan	C. Are you borrowing or obtaining any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining money from another party, such as the seller or realtor, that you have not disclosed on this loan application?	5a.3
	i. Are you a co-maker or endorser on a note?	8.9	5b - Declarations About Your Finances	F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?	5b.1
	j. Are you a U.S. citizen?	8.10	1a Personal Information	US Citizen/Permanent Resident Alien/Non-Permanent Resident Alien	1a.5
	k. Are you a permanent resident alien?	8.11	1a Personal Information	US Citizen/Permanent Resident Alien/Non-Permanent Resident Alien	1a.5
	l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.	8.12	5a - Declarations About this Property and Money for this Loan	A. Will you occupy the property as your primary residence?	5a.1
	m. Have you had an ownership interest in a property in the last three years? (1) What type of property did you own—principal residence (PR), second home (SH), or investment property (IP)? (2) How did you hold title to the home— by yourself (S), jointly with your spouse or jointly with another person (O)?	8.13 8.13.1, 8.13.2	5a - Declarations About this Property and Money for this Loan	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)	5a.1.1 5a.1.2 5a.1.3

Figure 63 - Current Numbered Form VIII.

f. Estimated closing costs		d. Are you a party to a lawsuit? <input type="checkbox"/> 8.4 <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. PMI, MIP, Funding Fee		e. Have you directly or indirectly been obligated on any loan of which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? <input type="checkbox"/> 8.5 <input type="checkbox"/>  (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.) 8.5.1 8.5.2 8.5.3 8.5.4 <b>X</b>	<input type="checkbox"/>	<input type="checkbox"/>
h. Discount (if Borrower will pay)		f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? <input type="checkbox"/> 8.6 <input type="checkbox"/>  If "Yes," give details as described in the preceding question. 8.6.1, 8.6.2, 8.6.3, 8.6.4, 8.6.5	<input type="checkbox"/>	<input type="checkbox"/>
i. Total costs (add items a through h)		g. Are you obligated to pay alimony, child support, or separate maintenance? <input type="checkbox"/> 8.7 <input type="checkbox"/> <b>X</b>	<input type="checkbox"/>	<input type="checkbox"/>
j. Subordinate financing		h. Is any part of the down payment borrowed? <input type="checkbox"/> 8.8 <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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VII. DETAILS OF TRANSACTION (cont'd)		VIII. DECLARATIONS (cont'd)		
k. Borrower's closing costs paid by Seller		i. Are you a co-maker or endorser on a note? <input type="checkbox"/> 8.9 <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Other Credits (explain)		j. Are you a U.S. citizen? <input type="checkbox"/> 8.10 <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Loan amount (exclude PMI, MIP, Funding Fee financed)		k. Are you a permanent resident alien? <input type="checkbox"/> 8.11 <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. PMI, MIP, Funding Fee financed		l. Do you intend to occupy the property as your primary residence? <input type="checkbox"/> 8.12 <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
o. Loan amount (add m & n)		If "Yes," complete question m below. m. Have you had an ownership interest in a property in the last three years? <input type="checkbox"/> 8.13 <input type="checkbox"/> (1) What type of property did you own—principal residence (PR), second home (SH), or investment property (IP)? 8.13.1 ———	——	——
p. Cash from/to Borrower (subtract j, k, l & o from i)		(2) How did you hold title to the home— by yourself (S), jointly with your spouse or jointly with another person (O)? 8.13.2 ———	——	——

Figure 64 - Redesigned Form B.5a and B.5b

<b>Section 5: Declarations.</b> This section asks you specific questions about the property, your funding, and your past financial history.	
<b>5a. About this Property and Your Money for this Loan</b>	
<b>A.</b> Will you occupy the property as your primary residence? <b>5a.1</b> If YES, have you had an ownership interest in another property in the last three years? <b>5a.1.1</b> 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 type="radio"/> YES <input type="radio"/> NO <input type="radio"/> YES  <b>5a.1.2</b>  <b>5a.1.3</b>
<b>B.</b> If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property? <b>5a.2</b>	<input type="radio"/> NO <input type="radio"/> YES
<b>C.</b> 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? <b>5a.3</b> If YES, what is the amount of this money?	<input type="radio"/> NO <input type="radio"/> YES \$ <b>5a.3.1</b>
<b>D.</b> 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? <b>5a.4.1</b> 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? <b>5a.4.2</b>	<input type="radio"/> NO <input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> YES
<b>E.</b> 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)? <b>5a.5</b>	<input type="radio"/> NO <input type="radio"/> YES
<b>5b. About Your Finances</b>	
<b>F.</b> Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application? <b>5b.1</b>	<input type="radio"/> NO <input type="radio"/> YES
<b>G.</b> Are there any outstanding judgments against you?	<input type="radio"/> NO <input type="radio"/> YES
<b>H.</b> Are you currently delinquent or in default on a Federal debt? <b>5b.3</b>	<input type="radio"/> NO <input type="radio"/> YES
<b>I.</b> Are you a party to a lawsuit in which you potentially have any personal financial liability?	<input type="radio"/> NO <input type="radio"/> YES
<b>J.</b> Have you conveyed title to any property in lieu of foreclosure in the past 7 years?	<input type="radio"/> NO <input type="radio"/> YES
<b>K.</b> 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? <b>5b.6</b>	<input type="radio"/> NO <input type="radio"/> YES
<b>L.</b> Have you had property foreclosed upon in the last 7 years?	<input type="radio"/> NO <input type="radio"/> YES
<b>M.</b> 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 type="radio"/> NO <input type="radio"/> YES

Figure 65 - Redesigned Numbered Form B.1a.5

<b>1a. Personal Information</b>	
<b>Name</b> (First, Middle, Last, Suffix)	<b>Social Security Number</b> _____ (or Individual Taxpayer Identification Number)
<b>Alternate Names</b> – List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)	<b>Date of Birth</b> (mm/dd/yyyy) _____ <b>Citizenship</b> <b>1a.5</b> <input type="radio"/> U.S. Citizen <input type="radio"/> Permanent Resident Alien <input type="radio"/> Non-Permanent Resident Alien

## IX. ACKNOWLEDGEMENT AND AGREEMENT

Figure 66 - GSE Cross Reference IX.

Current 1003/65 Section Name	Current 1003/65 Data Field	Current 1003/65 Data Field ID	Redesigned 1003/65 Section Name	Redesigned 1003/65 Data Field	Redesigned 1003/65 Data Field ID
ACKNOWLEDGMENT AND AGREEMENT	Borrower Signature		6- Acknowledgments and Agreements	Borrower Signature	
	Date	9.1	6- Acknowledgments and Agreements	Date	6.1, 6.2
	Co-Borrower's Signature		6- Acknowledgments and Agreements	Borrower Signature	
	Date	9.1	6- Acknowledgments and Agreements	Date	6.1, 6.2

Figure 67 - Current Numbered Form IX.

ACKNOWLEDGMENT AND AGREEMENT			
<p>Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.</p> <p><u>Acknowledgement.</u> Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.</p>			
Borrower's Signature	Date	Co-Borrower's Signature	Date
X	9.1	X	



Figure 68 - Redesigned Numbered Form B.6

**Section 6: Acknowledgments and Agreements.** This section tells you about your legal obligations when you sign this application.

#### Acknowledgments and Agreements

I agree to, acknowledge, and represent the following statements to:

- The Lender (this includes the Lender's agents, service providers and any of their successors and assigns); AND
- Other Loan Participants (this includes any actual or potential owners of a loan resulting from this application (the "Loan"), or acquirers of any beneficial or other interest in the Loan, any mortgage insurer, guarantor, any servicers or service providers of the Loan, and any of their successors and assigns).

**By signing below, I agree to, acknowledge, and represent the following statements about:**

##### (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 or any real estate sales contract, 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) Use and Sharing of Information

I understand and acknowledge that the Lender and Other Loan Participants can obtain, use, and share the loan application, a consumer credit report, and related documentation for purposes permitted by applicable laws.

Borrower Signature \_\_\_\_\_ Date (mm/dd/yyyy) 6.1 / \_\_\_\_ / \_\_\_\_

Borrower Signature \_\_\_\_\_ Date (mm/dd/yyyy) 6.2 / \_\_\_\_ / \_\_\_\_

## X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

Figure 69 - GSE Cross Reference X.

Current 1003/65 Section Name	Current 1003/65 Data Field	Current 1003/65 Data Field ID	Redesigned 1003/65 Section Name	Redesigned 1003/65 Data Field	Redesigned 1003/65 Data Field ID
X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES	<b>o I do not wish to furnish this information</b>	10.1	<b>8 - Demographic Information</b>	<b>I do not wish to provide this information</b>	<b>8.1, 8.2, 8.3</b>
	<b>Ethnicity</b>	10.2	<b>8 - Demographic Information</b>	<b>Ethnicity</b>	<b>8.1</b>
	Hispanic or Latino			Hispanic or Latino	
	Not Hispanic or Latino	10.2	<b>8 - Demographic Information</b>	Not Hispanic or Latino	<b>8.1</b>
	<b>Race</b>	10.3	<b>8 - Demographic Information</b>	<b>Race</b>	<b>8.3, 8.3.1</b>
	American Indian or Alaska Native			American Indian or Alaska Native - <i>Enter name of enrolled or principal tribe*</i>	
	Asian	10.3	<b>8 - Demographic Information</b>	Asian	<b>8.3</b>
	Black or African American	10.3	<b>8 - Demographic Information</b>	Black or African American	<b>8.3</b>
	Native Hawaiian or Other Pacific Islander	10.3	<b>8 - Demographic Information</b>	Native Hawaiian or Other Pacific Islander	<b>8.3</b>
	White	10.3	<b>8 - Demographic Information</b>	White	<b>8.3</b>
	<b>Sex</b>	10.4	<b>8 - Demographic Information</b>	<b>Sex</b>	<b>8.2</b>
	Female			Female	
	Male	10.4	<b>8 - Demographic Information</b>	Male	<b>8.2</b>
	<b>To be Completed by Loan Originator</b> This information was provided: in a face-to-face interview /in a telephone Interview/By the applicant and submitted by fax or mail/By the applicant and submitted via e-mail or the Internet	10.5	<b>8 - Demographic Information</b>	<b>The Demographic Information was provided through: Face-to-Face Interview (includes Electronic Media w/Video Component)*/Telephone Interview/Fax or Mail/Email or Internet</b>	<b>8.7</b>
	Loan Originator's Signature		<b>9 - Loan Originator Information</b>	Signature	
	Date	10.6	<b>9 - Loan Originator Information</b>	Date	<b>9.10</b>
	Loan Originator's Name (print or type)	10.7	<b>9 - Loan Originator Information</b>	Loan Originator Name	<b>9.5</b>
	Loan Originator Identifier	10.8	<b>9 - Loan Originator Information</b>	Loan Originator NMLSR ID#	<b>9.6</b>
				Loan Originator State License ID#	<b>9.7</b>
	Loan Originator's Phone Number (including area code)	10.9	<b>9 - Loan Originator Information</b>	Phone	<b>9.9</b>
	Loan Origination Company's Name	10.10	<b>9 - Loan Originator Information</b>	Loan Originator Organization Name	<b>9.1</b>
	Loan Origination Company Identifier	10.11	<b>9 - Loan Originator Information</b>	Loan Originator Organization NMLSR ID#	<b>9.3</b>
				Loan Originator Organization State License ID#	<b>9.4</b>
	Loan Origination Company's Address	10.12	<b>9 - Loan Originator Information</b>	Address	<b>9.2</b>



Figure 70 - Current Numbered Form X.

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

<b>BORROWER</b> 10.1 <input type="checkbox"/> I do not wish to furnish this information		<b>CO-BORROWER</b> <input type="checkbox"/> I do not wish to furnish this information	
10.2 <b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino		<b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	
10.3 <b>Race:</b> <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White		<b>Race:</b> <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	
10.4 <b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male		<b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male	
<b>To be Completed by Loan Originator</b> 10.5 This information was provided: <input type="checkbox"/> In a face-to-face interview <input type="checkbox"/> In a telephone interview <input type="checkbox"/> By the applicant and submitted by fax or mail <input type="checkbox"/> By the applicant and submitted via e-mail or the Internet			
<b>Loan Originator's Signature</b>		<b>Date</b> 10.6	
<b>Loan Originator's Name (print or type)</b> 10.7	<b>Loan Originator Identifier</b> 10.8	<b>Loan Originator's Phone Number (including area code)</b> 10.9	
<b>Loan Origination Company's Name</b> 10.10	<b>Loan Origination Company Identifier</b> 10.11	<b>Loan Origination Company's Address</b> 10.12	

Figure 71 - Redesigned Numbered Form - B.8

## 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.

**8.1 Ethnicity:** Check one or more

☐ Hispanic or Latino

8.1.1 ☐ Mexican    ☐ Puerto Rican    ☐ Cuban

☐ Other Hispanic or Latino – Print origin: 8.1.1.1

*For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.*

☐ Not Hispanic or Latino

☐ I do not wish to provide this information

**8.2 Sex**

☐ Female

☐ Male

☐ I do not wish to provide this information

**8.3 Race:** Check one or more

☐ American Indian or Alaska Native – Print name of enrolled or principal tribe: 8.3.1

☐ Asian

☐ Asian Indian    ☐ Chinese    ☐ Filipino

8.3.2 ☐ Japanese    ☐ Korean    ☐ Vietnamese

☐ Other Asian – Print race: 8.3.2.1

*For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.*

☐ Black or African American

☐ Native Hawaiian or Other Pacific Islander

8.3.3 ☐ Native Hawaiian    ☐ Guamanian or Chamorro    ☐ Samoan

☐ Other Pacific Islander – Print race: 8.3.3.1

*For example: Fijian, Tongan, and so on.*

☐ White

☐ I do not wish to provide this information

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

Was the ethnicity of the Borrower collected on the basis of visual observation or surname? 8.4    ☐ NO    ☐ YES

Was the sex of the Borrower collected on the basis of visual observation or surname? 8.5    ☐ NO    ☐ YES

Was the race of the Borrower collected on the basis of visual observation or surname? 8.6    ☐ NO    ☐ YES

**The Demographic Information was provided through: 8.7**

☐ Face-to-Face Interview (includes Electronic Media w/ Video Component)    ☐ Telephone Interview    ☐ Fax or Mail    ☐ Email or Internet

Figure 72 - Redesigned Numbered Form B.9

## Section 9: Loan Originator Information.

To be completed by your **Loan Originator**.

### Loan Originator Information

Loan Originator Organization Name 9.1

Address 9.2

Loan Originator Organization NMLSR ID# 9.3    State License ID# 9.4

Loan Originator Name 9.5

Loan Originator NMLSR ID# 9.6    State License ID# 9.7

Email 9.8    Phone ( 9.9 ) \_\_\_\_\_ - \_\_\_\_\_

Signature \_\_\_\_\_ Date (mm/dd/yyyy) 9.10 / \_\_\_\_ / \_\_\_\_

## CURRENT FORM FIELDS NO LONGER COLLECTED

Current 1003/65 Data Field	Current 1003/65 Data Field ID
Legal Description of Subject Property (attach description if necessary) **	2.3
Year Built**	2.4
(a) Present Value of Lot \$**	2.7.4
Total (a + b) \$**	2.7.6
<b>Complete this line if this is a refinance loan.</b> Year Acquired**	2.8, 2.8.1
Original Cost**	2.8.2
Describe Improvements o made**	2.8.5
o to be made**	2.8.5
Yrs. School**	3.5
Business Phone (incl. area code)**	4.15
<b>TOTAL \$ **</b>	5.3.9
Completed Jointly/Not Jointly ** 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.	6.1
<b>ASSETS</b>	6.2
Cash deposit toward purchase held by:**	
address of Bank, S&L, or Credit Union**	6.3.2
Stocks & Bonds (number)**	6.4.2
Stocks & Bonds (description)**	6.4.3
Face Amount**	6.5.1
<b>Subtotal Liquid Assets \$**</b>	6.6
Real estate owned (enter market value from schedule of real estate owned)**	6.7
Net worth of business(es) owned (attach financial statement)**	6.9
Automobiles owned (make and year)**	6.10.1, 6.10.2, 6.10.3
<b>Total Assets a.**</b>	6.12
address of Company**	6.13.2
<b>Months Left to Pay**</b>	6.13.5, 6.15.3
<b>Total Monthly Payments \$**</b>	6.17
<b>Total Liabilities b. \$**</b>	6.18
<b>Total Unpaid Balance**</b>	6.19
<b>Net Worth (a minus b) \$**</b>	6.20
Type of Property**	6.21.3
Present Market Value Total**	6.22.1

Current 1003/65 Data Field	Current 1003/65 Data Field ID
Amount of Mortgages& Liens Total**	6.22.2
Gross Rental Income Total**	6.22.3
Mortgage Payments Total**	6.22.4
Insurance, Maintenance, Taxes & Misc. Total**	6.22.5
Net Rental Income Total**	6.22.6
Creditor Name**	6.59
Account Number**	6.6
e. Have you directly or indirectly been obligated on any loan of which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?  (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.) **	8.5 8.5.1, 8.5.2, 8.5.3, 8.5.4, 8.5.5
g. Are you obligated to pay alimony, child support, or separate maintenance?**	8.7