Uniform Residential Loan Application

L1.1, L1.2 1a.6

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should co
information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other tha
qualification or ☐ the income or assets of the Borrower's spouse or other person who has community property rights pu
liabilities must be considered because the spouse or other person has community property rights pursuant to applicable
located in a community property state, or the Borrower is relying on other property located in a community property state

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sig

Form fields IDs displayed on this form are for the Redesigned URLA form - so you can easily find the information on this form, because you know right where it is and then go find it on the redesigned form using the form field ID. Form field IDs that start with either B or with a number are found on the borrower form. Form Field IDs that start with L are on the lender form. The first number of the form field id equates to the section of the redesigned form. Fields with a red line through them are not on the redesigned form.

1a	1a
Borrower	Co-Borrower

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for: ☐ VA ☐ FHA	☐ Conventional ☐ USDA/Rural Housing Service	☐ Other (explain): L3.1, L3.1.1	Agency Case Number B.01, L.01, UA.01	Lender Case Number B.01, L.01, UA.01

Amount	Interest Rate	No. of Months	**Amortization Type:**		
$ 4a.1	L3.2 %	L3.3		☐ Fixed Rate ☐ ~~GPM~~	☐ Other (explain): ☐ ARM (type): L3.5, L3.5.1

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state & ZIP) 4a.3.1, 4a.3.2, 4a.3.3, 4a.3.4, 4a.3.5, 4a.3.6	No. of Units 4a.4
~~Legal Description of Subject Property (attach description if necessary)~~	~~Year Built~~

Purpose of Loan 4a.2, 4a.2.1	☐ Purchase ☐ Refinance	☐ Construction ☐ Construction-Permanent	☐ Other (explain): L1.3.3 (Construction)	Property will be: 4a.6, 4a.6.1 ☐ Primary Residence ☐ Secondary Residence ☐ Investment

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	~~(a) Present Value of Lot~~	(b) Cost of Improvements	~~Total (a + b)~~
L1.5	$ L1.6	$ 3a.12	$	$ L1.4	$

Complete this line if this is a refinance loan.

~~Year Acquired~~	~~Original Cost~~	Amount Existing Liens	Purpose of Refinance	~~Describe Improvements~~ ~~☐ made~~ ~~☐ to be made~~
	$	$ 3a.12	L1.7, L1.8, L1.8.1	~~Cost: $~~

Title will be held in what Name(s)	Manner in which Title will be held	Estate will be held in:
L2.3, L3.2.1	L2.4	☐ Fee Simple ☐ Leasehold (show expiration date) L2.3, L2.3.1
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain) Data fields and enumerations within sections 2a, 2b, 4b, and 4d		

III. BORROWER INFORMATION

Borrower				Co-Borrower			
Borrower's Name (include Jr. or Sr. if applicable) 1a.1.1, 1a.1.2, 1a.1.3, 1a.1.4				Co-Borrower's Name (include Jr. or Sr. if applicable)			
Social Security Number 1a.3	Home Phone (incl. area code) 1a.9	DOB (mm/dd/yyyy) 1a.4	~~Yrs. School~~	Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	~~Yrs. School~~
☐ Married ☐ Unmarried (include ☐ Separated single, divorced, widowed) 1a.7	Dependents (not listed by Co-Borrower) no. 1a.8 ages 1a.8.1			☐ Married ☐ Unmarried (include ☐ Separated single, divorced, widowed)	Dependents (not listed by Borrower) no. ages		
Present Address (street, city, state, ZIP) ☐ Own ☐ Rent ____No. Yrs. 1a.13.1, 1a.13.2, 1a.13.3, 1a.13.4, 1a.13.5, 1a.13.6				Present Address (street, city, s 1a.14.1 ☐ Own 1a.14.1 ☐ Rent ____No. Yrs. 1a.14			
Mailing Address, if different from Present Address 1a.17.1, 1a.17.2, 1a.17.3, 1a.17.4, 1a.17.5, 1a.17.6				Mailing Address, if different from Present Address			

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP) ☐ Own ☐ Rent ____No. Yrs. 1a.15.1, 1a.15.2, 1a.15.3, 1a.15.4, 1a.15.5, 1a.15.6	Former Address (street, city 1a.16.1 ☐ Own 1a.16.1 ☐ Rent ____No. Yrs. 1a.16

IV. EMPLOYMENT INFORMATION

Borrower			Co-Borrower		
Name & Address of Employer 1b.2 1b.4.1, 1b.4.2, 1b.4.3, 1b.4.4, 1b,4.5, 1b.4.6	☐ Self Employed 1b.9	Yrs. on this job 1b.6 Yrs. employed in this line of work/profession 1b.7	Name & Address of Employer	☐ Self Employed	Yrs. on this job Yrs. employed in this line of work/profession
Position/Title/~~Type of Business~~ 1b.5	Business Phone (incl. area code) 1a.11		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:

Borrower	IV. EMPLOYMENT INFORMATION (cont'd)	Co-Borrower	
Name & Address of Employer ☐ Self Employed	Dates (from – to) Monthly Income $	Name & Address of Employer ☐ Self Employed	Dates (from – to) Monthly Income $
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)
Name & Address of Employer ☐ Self Employed 1d.2 1d.3.1, 1d.3.2, 1d.3.3, 1d.3.4, 1d.3.5, 1d.3.6 1d.7	Dates (from – to) 1d.5, 1d.6 Monthly Income $ 1d.8	Name & Address of Employer ☐ Self Employed	Dates (from – to) Monthly Income $
Position/Title/~~Type of Business~~ 1d.4	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	$ 1b.10.1	$	$	Rent	1a.14.1, 1a.14.2	
Overtime	1b.10.2			First Mortgage (P&I)	3a.11	$ L3.14.1
Bonuses	1b.10.3			Other Financing (P&I)	3a.11	4b.3, L3.14.2
Commissions	1b.10.4			Hazard Insurance	3a.6	L3.14.3
Dividends/Interest	1e.1			Real Estate Taxes	3a.6	L3.14.5
Net Rental Income	3a.7, 4c.2			Mortgage Insurance	3a.6	L3.14.6
Other (before completing, see the notice in "describe other income," below)	1b,19,6, 1e.3			Homeowner Assn. Dues	3a.6	L3.14.7
				Other:	3a.6	
Total	$	$	$	**Total**	$	$

* **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
	1e.1	$ 1e.2

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

~~Completed ☐ Jointly ☐ Not Jointly~~

ASSETS Description	Cash or Market Value
~~Cash deposit toward purchase held by~~:	$
List checking and savings accounts below	
Name ~~and address of Bank, S&L, or Credit Union~~ 2a.2	
Acct. no. 2a.3	$ 2a.4
Name and address of Bank, S&L, or Credit Union	
Acct. no.	$
Name and address of Bank, S&L, or Credit Union	
Acct. no.	$

Liabilities and Pledged Assets. List the creditor's name, address, and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities, which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.

LIABILITIES	Monthly Payment & ~~Months Left to Pay~~	Unpaid Balance
Name ~~and address of Company~~ 2c.2 Acct. no. 2c.3	$ Payment/~~Months~~ 2c.6	$ 2c.4
Name and address of Company Acct. no.	$ Payment/Months	$
Name and address of Company Acct. no.	$ Payment/Months	$

VI. ASSETS AND LIABILITIES (cont'd)

Name and address of Bank, S&L, or Credit Union		Name and address of Company	$ Payment/Months	$
Acct. no.	$	Acct. no.		
Stocks & Bonds (Company name/ ~~number & description~~) 2a.1,	$ 2a.4	Name and address of Company Acct. no.	$ Payment/Months	$
Life insurance net cash value ~~Face amount: $~~ 2a.1	$ 2a.4	Name and address of Company	$ Payment/Months	$
~~**Subtotal Liquid Assets**~~	$			
~~Real estate owned (enter market value~~ from schedule of real estate owned)	$			
Vested interest in retirement fund	$ 2a.1, 2a.4			
Ne~~t worth of business(es) owned~~ (attach financial statement)	$	Acct. no.		
~~Automobiles owned (make~~ and year)	$	Alimony/Child Support/Separate Maintenance ~~Payments Owed to~~: 2d.1	$ 2d.2	
Other Assets (itemize)	$ 2b.1, 2b.4	Job-Related Expense (child care, union dues, etc.) 2d.1	$ 2d.2	
		~~**Total Monthly Payments**~~	$	
~~**Total Assets a.**~~	$	~~Net Worth~~ (a minus b) ▶ $	~~**Total Liabilities b.**~~	$

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

Property Address (enter S if sold, PS if pending sale or R ~~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
3a.2.1, 3a.2.2, 3a.2.3, 3a.2.4, 3a.2.5. 3a.2.6	3a.4		$ 3a.3	$ 3a.12	$ 3a.7	$ 3a.11	$ 3a.6	$ 3a.8
		~~Totals~~	~~$~~	~~$~~	~~$~~	~~$~~	~~$~~	~~$~~

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~~
1a.2.1, 1a.2.2, 1a.2.3, 1a.2.4		

VII. DETAILS OF TRANSACTION

a.	Purchase price	$ L4.1
b.	Alterations, improvements, repairs	L4.2
c.	Land (if acquired separately)	L4.3
d.	Refinance (incl. debts to be paid off)	L4.4, L4.5
e.	Estimated prepaid items	L4.6
f.	Estimated closing costs	L4.6
g.	PMI, MIP, Funding Fee	L4.6
h.	Discount (if Borrower will pay)	L4.7
i.	Total costs (add items a through h)	L4.8

VIII. DECLARATIONS

If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.	**Borrower** Yes	No	**Co-Borrower** Yes	No
a. ~~Are there any outstanding judgments against you~~?	☐	☐	☐	☐
b. ~~Have you been declared bankrupt 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? 5b.5, 5b.7	☐	☐	☐	☐
d. Are you a party to a lawsuit? 5b.4	☐	☐	☐	☐
e. ~~Have you directly or indirectly been obligated on any loan 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.)	☐	☐	☐	☐

VII. DETAILS OF TRANSACTION	
j. Subordinate financing	4b.4, L4.10
k. Borrower's closing costs paid by Seller	L4.12
l. Other Credits (explain)	L4.13
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	L4.9.1
n. PMI, MIP, Funding Fee financed	L4.9.2
o. Loan amount (add m & n)	L4.9
p. Cash from/to Borrower (subtract j, k, l & o from i)	L4.15

VIII. DECLARATIONS	Borrower Yes	Borrower No	Co-Borrower Yes	Co-Borrower No
~~If you answer "Yes" to any question a through i, please use continuation sheet for explanation.~~				
f. Are you presently delinquent or in default on any Federal debt or ~~any other loan, mortgage, financial obligation, bond, or loan guarante~~e? 5b.3	☐	☐	☐	☐
g. ~~Are you obligated to pay alimony, child support, or separate maintenance~~?	☐	☐	☐	☐
h. Is any part of the down payment borrowed? 5a.3	☐	☐	☐	☐
i. Are you a co-maker or endorser on a note? 5b.1	☐	☐	☐	☐
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j. Are you a U.S. citizen? 1a.5	☐	☐	☐	☐
k. Are you a permanent resident alien? 1a.5	☐	☐	☐	☐
l. Do you intend to occupy the property as your primary residence? 5a.1.1 If Yes," complete question m below.	☐	☐	☐	☐
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)? 5a.1.2	________		________	
(2) How did you hold title to the home— by yourself (S), jointly with your spouse (SP), or jointly with another person (O)? 5a.1.3	________		________	

IX. ACKNOWLEDGEMENT AND AGREEMENT

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 herein 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.

Acknowledgement. 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.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X	6.1, 6.2	X	

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

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.)

BORROWER	CO-BORROWER
☐ I do not wish to furnish this information 8.1, 8.2, 8.3	☐ I do not wish to furnish this information
Ethnicity: ☐ Hispanic or Latino ☐ Not Hispanic or Latino 8.1	**Ethnicity:** ☐ Hispanic or Latino ☐ Not Hispanic or Latino
Race: ☐ American Indian or Alaska Native ☐ Asian ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ White 8.3, 8.3.1	**Race:** ☐ American Indian or Alaska Native ☐ Asian ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ White
Sex: ☐ Female ☐ Male 8.2	**Sex:** ☐ Female ☐ Male

To be Completed by Loan Originator:
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

8.7

Loan Originator's Signature		Date
X		9.10
Loan Originator's Name (print or type) 9.5	Loan Originator Identifier 9.6, 9.7	Loan Originator's Phone Number (including area code) 9.9
Loan Origination Company's Name 9.1	Loan Origination Company Identifier 9.3, 9.4	Loan Origination Company's Address 9.2

CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark **B** f or Borrower or **C** for Co-Borrower.	Borrower:	Agency Case Number:
	Co-Borrower:	Lender Case Number:

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		**X**	