

# Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when  the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or  the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

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

Borrower \_\_\_\_\_ Co-Borrower \_\_\_\_\_

## I. TYPE OF MORTGAGE AND TERMS OF LOAN

<b>Mortgage Applied for:</b>	<input type="checkbox"/> VA	<input checked="" type="checkbox"/> Conventional	<input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number
	<input type="checkbox"/> FHA	<input type="checkbox"/> USDA/Rural Housing Service			

Amount \$ <b>275,000</b>	Interest Rate <b>6.000 %</b>	No. of Months <b>360/360</b>	Amortization Type:	<input checked="" type="checkbox"/> Fixed Rate	<input type="checkbox"/> Other (explain):
				<input type="checkbox"/> GPM	<input type="checkbox"/> ARM (type):

## II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP) <b>123 Mountain Road, Mountain Town, CO XXXXX County: Mountain County</b>	No. of Units <b>1</b>
Legal Description of Subject Property (attach description if necessary) <b>See Title</b>	Year Built <b>1998</b>

Purpose of Loan	<input checked="" type="checkbox"/> Purchase	<input type="checkbox"/> Construction	<input type="checkbox"/> Other (explain):	Property will be:
	<input type="checkbox"/> Refinance	<input type="checkbox"/> Construction-Permanent		<input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment

**Complete this line if construction or construction-permanent loan.**

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a+b)
	\$	\$	\$	\$	\$

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

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	Cost: \$
	\$	\$		<input type="checkbox"/> made <input type="checkbox"/> to be made	

Title will be held in what Name(s) <b>Joe Mountain Mary Mountain</b>	Manner in which Title will be held <b>Joint tenants</b>	Estate will be held in: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) <b>Checking/Savings</b>		

## III. BORROWER INFORMATION

<b>Borrower</b>	<b>Co-Borrower</b>
Borrower's Name (include Jr. or Sr. if applicable) <b>Joe Mountain</b>	Co-Borrower's Name (include Jr. or Sr. if applicable) <b>Mary Mountain</b>

Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School
<b>123-45-678</b>	<b>111-222-3333</b>	<b>05/06/1965</b>	<b>16</b>	<b>111-222-3333</b>	<b>111-222-3333</b>	<b>06/05/1965</b>	<b>16</b>

<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated Dependents (not listed by Co-Borrower) no. <b>1</b> ages <b>3</b>	<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated Dependents (not listed by Borrower) no. _____ ages _____
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Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent <b>1</b> No. Yrs. <b>789 Snowy Peak Mountain Town, CO XXXXX</b>	Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent <b>1</b> No. Yrs. <b>789 Snowy Peak Mountain Town, CO XXXXX</b>
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Mailing Address, if different from Present Address <b>PO Box 456 Mountain Town, CO XXXXX</b>	Mailing Address, if different from Present Address <b>PO Box 456 Mountain Town, CO XXXXX</b>
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**If residing at present address for less than two years, complete the following:**

Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.
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Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.
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Borrower		IV. EMPLOYMENT INFORMATION		Co-Borrower			
Name & Address of Employer <b>Ski Mountain</b> <b>345 Ski Trail Road</b> <b>Mountain Town, CO XXXXX</b>	<input type="checkbox"/> Self Employed	Yrs. on this job <b>8 yr(s) 3 mth(s)</b>	Yrs. employed in this line of work/profession <b>10</b>	Name & Address of Employer <b>Mountain Town Landscaping</b> <b>234 Tree Trail</b> <b>Mountain Town, CO XXXXX</b>	<input checked="" type="checkbox"/> Self Employed	Yrs. on this job <b>4 yr(s)</b>	Yrs. employed in this line of work/profession <b>2</b>
Position/Title/Type of Business <b>Ski Patroler</b>	Business Phone (incl. area code) <b>999-888-7777</b>		Position/Title/Type of Business <b>Owner</b>	Business Phone (incl. area code) <b>555-444-3333</b>			

**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 <input type="checkbox"/> Self Employed		Dates (from-to)		Name & Address of Employer <input type="checkbox"/> Self Employed		Dates (from-to)	
		Monthly Income \$				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 <input type="checkbox"/> Self Employed		Dates (from-to)		Name & Address of Employer <input type="checkbox"/> Self Employed		Dates (from-to)	
		Monthly Income \$				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 <input type="checkbox"/> Self Employed		Dates (from-to)		Name & Address of Employer <input type="checkbox"/> Self Employed		Dates (from-to)	
		Monthly Income \$				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 <input type="checkbox"/> Self Employed		Dates (from-to)		Name & Address of Employer <input type="checkbox"/> Self Employed		Dates (from-to)	
		Monthly Income \$				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 <input type="checkbox"/> Self Employed		Dates (from-to)		Name & Address of Employer <input type="checkbox"/> Self Employed		Dates (from-to)	
		Monthly Income \$				Monthly Income \$	
Position/Title/Type of Business	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*	\$ 3,500.00	\$ 3,500.00	\$ 7,000.00	Rent	\$ 1,500.00	
Overtime				First Mortgage (P&I)		\$ 1,648.76
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		75.00
Dividends/Interest				Real Estate Taxes		75.00
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other:		
<b>Total</b>	<b>\$ 3,500.00</b>	<b>\$ 3,500.00</b>	<b>\$ 7,000.00</b>	<b>Total</b>	<b>\$ 1,500.00</b>	<b>\$ 1,798.76</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
	\$



