

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

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

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) _____

<p>Marital Status</p> <p> <input type="radio"/> Married <input type="radio"/> Separated <input type="radio"/> Unmarried* *Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship </p>	<p>Dependents (not listed by another Borrower)</p> <p>Number _____</p> <p>Ages _____</p>	<p>Contact Information</p> <p>Home Phone (____) ____ - _____</p> <p>Cell Phone (____) ____ - _____</p> <p>Work Phone (____) ____ - _____ Ext. _____</p> <p>Email _____</p>
---	---	--

Current Address

Street _____ Unit # _____

City _____ State _____ Zip _____ Country _____

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

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 Own Rent (\$ _____ /month) No primary housing expense

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

Street _____ Unit # _____

City _____ State _____ Zip _____ Country _____

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/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

1b. Current Employment/Self Employment and Income **Does not apply**

<p>Employer or Business Name _____ Phone (____) ____ - _____</p> <p>Address _____</p> <p>City _____ State _____ Zip _____</p>	<p>Gross Monthly Income</p> <p>Base \$ _____ /month</p> <p>Overtime \$ _____ /month</p> <p>Bonus \$ _____ /month</p> <p>Commission \$ _____ /month</p> <p>Military Entitlements \$ _____ /month</p> <p>Other \$ _____ /month</p> <p>TOTAL \$ _____ /month</p>
<p>Position or Title _____</p> <p>Start Date ____ / ____ (mm/yyyy)</p> <p>How long in this line of work? ____ Years ____ Months</p>	<p>Check if this statement applies:</p> <p><input type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to the transaction.</p>
<p><input type="checkbox"/> Check if you are the Business Owner or Self-Employed</p> <p> <input type="radio"/> I have an ownership share of less than 25%. <input type="radio"/> I have an ownership share of 25% or more. </p>	<p>Monthly Income (or Loss)</p> <p>\$ _____</p>

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

Employer or Business Name _____ Phone (____) ____ - _____
 Address _____
 City _____ State _____ Zip _____

Gross Monthly Income
 Base \$ _____/month
 Overtime \$ _____/month
 Bonus \$ _____/month
 Commission \$ _____/month
 Military Entitlements \$ _____/month
 Other \$ _____/month
TOTAL \$ _____/month

Position or Title _____
 Start Date ____/____/____ (mm/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%. I have an ownership share of 25% or more. **Monthly Income (or Loss)** \$ _____

1d. Previous Employment/Self-Employment and Income ONLY IF your Current Employment is LESS than 2 years. Does not apply

Employer or Business Name _____
 Address _____
 City _____ State _____ Zip _____

Check if you were the Business Owner or Self-Employed

Previous Gross Monthly Income
 \$ _____

Position or Title _____
 Start Date ____/____/____ (mm/yyyy) End Date ____/____/____ (mm/yyyy)

1e. Income from Other Sources Does not apply**Include income from other sources below. Under Income Source, choose from the sources listed here:**

- Alimony
- Automobile Allowance
- Boarder Income
- Capital Gains
- Child Support
- Disability
- Foster Care
- Housing or Parsonage
- Interest and Dividends
- Notes Receivable
- Public Assistance
- Mortgage Credit Certificate
- Mortgage Differential Payments
- Retirement
- Royalty Payments
- Separate Maintenance
- Social Security
- Trust
- Unemployment Benefits
- VA Compensation
- 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	\$ _____

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: _____

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

<p>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)</p>	<p><input type="radio"/> NO <input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> YES _____ _____</p>
<p>B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p>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?</p>	<p><input type="radio"/> NO <input type="radio"/> YES \$ _____</p>
<p>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?</p>	<p><input type="radio"/> NO <input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> YES</p>
<p>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)?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>

5b. About Your Finances

<p>F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p>G. Are there any outstanding judgments against you?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p>H. Are you currently delinquent or in default on a federal debt?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p>I. Are you a party to a lawsuit in which you potentially have any personal financial liability?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p>J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p>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?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p>L. Have you had property foreclosed upon in the last 7 years?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p>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</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>

Section 6: Acknowledgements and Agreements.

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

Borrower Name: _____

Section 7: 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. **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.

Instructions: You may select one or more "Hispanic or Latino" origins and one or more designations for "Race." If you do not wish to provide some or all of this information, select the applicable check box.

Ethnicity

- Hispanic or Latino
 Mexican Puerto Rican Cuban
 Other Hispanic or Latino – *Enter origin:* _____

Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.

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

Sex

- Female
 Male
 I do not wish to provide this information

Race

- American Indian or Alaska Native – *Enter name of enrolled or principal tribe:* _____
 Asian
 Asian Indian Chinese Filipino
 Japanese Korean Vietnamese
 Other Asian – *Enter race:* _____
Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.

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

Examples: Fijian, Tongan, etc.

- 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 8: Loan Originator Information.

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: _____