

Instructions for Page 1

Uniform Residential Loan Application

INTRODUCTORY SECTION AND SECTION I — TYPE OF MORTGAGE AND TERMS OF LOAN

- This section can be left blank until you have consulted with a loan officer.

SECTION II — PROPERTY INFORMATION AND PURPOSE OF LOAN

This section describes the property on which you are applying for a mortgage.

- Subject Property: Enter property address, the number of units and the year built.

Legal Description: Enter as much detail about the property from a deed, title insurance policy, survey or listing, including county.

- Purpose of loan: Check the box which best describes the reason you are applying for a loan.

- Property will be: Indicate your use of the property.

- Construction: Complete this line only if you are applying for a loan for construction purposes.

- Refinance: Complete this line only if you are applying for a loan to refinance an existing loan on property you already own.

- Title will be held...: Indicate how your name(s) should appear on legal documents.

- Source of Down Payment...: Enter where you will be getting the money to pay the down payment and closing costs, e.g., savings, parents. If you are borrowing money to pay these costs, explain how and from whom.

SECTION III — BORROWER INFORMATION

- Complete in detail.

SECTION IV — EMPLOYMENT INFORMATION

- Name & Address of Employer: Enter the name and address of your current employer from whom income information can be obtained.

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 or spouse are being considered because the spouse or other person has community property rights pursuant to applicable law 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 (begin below):

Borrower		Co-Borrower	
I. TYPE OF MORTGAGE AND TERMS OF LOAN			
Mortgage Applied for:	<input type="checkbox"/> VA <input type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural <input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number
Amount	Interest Rate: _____ Housing Service: _____ No. of Months: _____ Amortization Type: _____ Fixed Rate <input type="checkbox"/> ARM (type): _____ %: _____	No. of Units: _____ Year Built: _____	
II. PROPERTY INFORMATION AND PURPOSE OF LOAN			
Subject Property Address (street, city, state & ZIP): _____			
Legal Description of Subject Property (attach description if necessary): _____			
Purpose of Loan: <input type="checkbox"/> Purchase <input type="checkbox"/> Construction-Permanent <input type="checkbox"/> Other (explain): _____ <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent <input type="checkbox"/> Property will be: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment		<input type="checkbox"/> (a) Present Value of Lot \$ _____ <input type="checkbox"/> (b) Cost of Improvements \$ _____ Total (a + b) \$ _____	
Complete this line if construction or construction-permanent loan. Year Let/Acquired: Original Cost \$ _____ Amount Existing Lens \$ _____			
Complete this line if this is a refinance loan. Year Acquired: Original Cost \$ _____ Amount Existing Lens \$ _____ Purpose of Refinance: _____ Describe improvements: <input type="checkbox"/> made <input type="checkbox"/> to be made		These will be held in what Name(s): _____ Cost: \$ _____ Manner in which Title will be held: _____ <input type="checkbox"/> Estate will be held in: <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (specify explanation below)	
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain): _____			

8 Borrower's Name (include Jr. or Sr. if applicable)		8 Co-Borrower's Name (include Jr. or Sr. if applicable)	
Borrower's Name (include Jr. or Sr. if applicable)		Co-Borrower's Name (include Jr. or Sr. if applicable)	
Social Security Number	Home Phone (ind. area code)	DOB (mm/dd/yyyy)	Yes, School
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) Separated <input type="checkbox"/> No. <input type="checkbox"/> Yes	Dependents (not listed by Co-Borrower) No. <input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) Separated <input type="checkbox"/> No. <input type="checkbox"/> Yes	Dependents (not listed by Borrower) No. <input type="checkbox"/> Yes <input type="checkbox"/> No
Present Address (street, city, state, ZIP)	Own <input type="checkbox"/> Rent <input type="checkbox"/> No. Yes <input type="checkbox"/> No. Yes <input type="checkbox"/>	Present Address (street, city, state, ZIP)	Own <input type="checkbox"/> Rent <input type="checkbox"/> No. Yes <input type="checkbox"/> No. Yes <input type="checkbox"/>
Mailing Address, if different from Present Address		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 <input type="checkbox"/> Rent <input type="checkbox"/> No. Yes <input type="checkbox"/> No. Yes <input type="checkbox"/>	Former Address (street, city, state, ZIP)	Own <input type="checkbox"/> Rent <input type="checkbox"/> No. Yes <input type="checkbox"/> No. Yes <input type="checkbox"/>
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Borrower		Co-Borrower	
IV. EMPLOYMENT INFORMATION			
Name & Address of Employer		Name & Address of Employer	
<input type="checkbox"/> Self Employed Yes, on this job		<input type="checkbox"/> Self Employed Yes, on this job	
Position/Title/Type of Business Name & Address of Employer		Position/Title/Type of Business Name & Address of Employer	
Business Phone (ind. area code) Dates (from - to)		Business Phone (ind. area code) Dates (from - to)	
Monthly Income Monthly Income		Monthly Income Monthly Income	

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 Position/Title/Type of Business Business Phone (ind. area code) Dates (from - to)	Name & Address of Employer Position/Title/Type of Business Business Phone (ind. area code) Dates (from - to)

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SECTION V — MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

1 Income: Utilizing your most current pay stub, enter your base income. Overtime, bonuses and commissions should be entered only if they are received on a consistent basis and can be verified by your employer.

2 Self Employed: If you are currently self-employed you will need to include the last two years' tax returns and a current year-to-date Profit and Loss Statement.

3 Net Rental Income: Enter your total Net Rental Income from Section VI, Schedule of Real Estate Owned.

4 Other: Enter any other income. Any figure entered here must be described in the "Describe Other Income" section.

5 Monthly Housing Expense: In the "present" column enter the information based on your current residence. Do not fill in the "proposed" column.

SECTION VI — ASSETS AND LIABILITIES

Complete in detail including account numbers, addresses and current balances.

6 Cash Deposit: Refers to money you have on deposit with a real estate broker towards the purchase of the property.

7 Stocks & Bonds: Enter the name and address of the company from whom verification information can be acquired.

8 Real Estate Owned: This number should be the same as Total Present Market Value from the Schedule of Real Estate Owned.

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income ¹	\$	\$	\$	Rent	\$	\$
Overtime	1			First Mortgage (P&I)	5	
Bonuses				Other Residential (P&I)		
Commissions				Hazard Insurance		
Dividend/Interest				Real Estate Taxes		
Net Rental Income	3			Mortgage Insurance		
Other (before completing one the notes in "Describe Other Income")	4			Homeowner Assn. Dues		
Other (after completing one the notes in "Describe Other Income")				Other:		
Total	\$	\$	\$	Total	\$	\$

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

Note: **2** Alimony, child support, or separate maintenance income need not be revealed for the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying the loan.

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. Jointly Not Jointly

ASSETS		Cash or Market Value	LIABILITIES		Monthly Payment & Months Left to Pay	Unpaid Balance
List checking and savings accounts below			Name and address of Company		\$ Payment/Months	\$
Acct. no.	Name and address of Bank, S&L, or Credit Union		Acct. no.	Name and address of Company	\$ Payment/Months	\$
Acct. no.	Name and address of Bank, S&L, or Credit Union		Acct. no.	Name and address of Company	\$ Payment/Months	\$
Acct. no.	Name and address of Bank, S&L, or Credit Union		Acct. no.	Name and address of Company	\$ Payment/Months	\$
Acct. no.	Name and address of Bank, S&L, or Credit Union		Acct. no.	Name and address of Company	\$ Payment/Months	\$

ASSETS		Cash or Market Value	LIABILITIES		Monthly Payment & Months Left to Pay	Unpaid Balance
List checking and savings accounts below			Name and address of Company		\$ Payment/Months	\$
Acct. no.	Name and address of Bank, S&L, or Credit Union		Acct. no.	Name and address of Company	\$ Payment/Months	\$
Acct. no.	Name and address of Bank, S&L, or Credit Union		Acct. no.	Name and address of Company	\$ Payment/Months	\$
Acct. no.	Name and address of Bank, S&L, or Credit Union		Acct. no.	Name and address of Company	\$ Payment/Months	\$
Acct. no.	Name and address of Bank, S&L, or Credit Union		Acct. no.	Name and address of Company	\$ Payment/Months	\$

ASSETS		Cash or Market Value	LIABILITIES		Monthly Payment & Months Left to Pay	Unpaid Balance
Face amount \$			Name and address of Company		\$ Payment/Months	\$
Subtotal Liquid Assets		\$	Name and address of Company		\$ Payment/Months	\$
Real estate owned (enter market value from Schedule of real estate owned)		8	Name and address of Company		\$ Payment/Months	\$
Vested interest in retirement fund		\$	Name and address of Company		\$ Payment/Months	\$
Net worth of business(es) owned (attach financial statement)		\$	Name and address of Company		\$ Payment/Months	\$
Automobiles owned (make and year)		\$	Name and address of Company		\$ Payment/Months	\$
Other Assets (itemize)		\$	Name and address of Company		\$ Payment/Months	\$
Total Assets a.		\$	Total Monthly Payments		\$	\$
Total Assets b.		\$	Total Liabilities b.		\$	\$

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CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION

- 1 Use this section for any additional information which you were unable to include in the application sections.
- 2 Be certain that all borrowers sign and date the bottom of the form in ink.

CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION	Borrower:	Agency/Case Number:
<small>Use this continuation sheet if you need more space to complete the Residential Loan Application Form 66-708 (Rev. 6/09) for Co-Borrower or Co-Borrower.</small>	Co-Borrower:	Lender/Case Number:

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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
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Borrower's Checklist

Property Information:

- 1. Copy of original Offer to Purchase Agreement or escrow papers; if construction loan, copy of plans and specifications.
- 2. Legal Description from survey, deed or title work.

Borrower Information:

- 1. Copy of divorce or separation documents.
- 2. Copy of bankruptcy proceedings with status and explanation.
- 3. Gift letter or explanation of source of funds for closing costs.

Income Information:

- 1. Most recent pay stubs showing year-to-date earnings and pay period.
- 2. Last two years' Federal tax returns and W-2 forms.
- 3. If self-employed, year-to-date Profit and Loss Statement prepared by your accountant and/or corporate/partnership tax returns.
- 4. Partnership Agreements.
- 5. Explanations of any other income.
- 6. Copies of documents and explanations of any money owed you.

Other Information:

- 1. Name and address of current landlord with rent receipts for the past year.
- 2. Explanation letter for any late payments, judgements, liens, bankruptcy or foreclosure.
- 3. Closing Statement from sale of current property.
- 4. Copies of last two months' bank statements.
- 5. Due to the U.S. Patriot Act you may be asked for documentation concerning your identity.
- 6. If non-resident, copy of Certificate of Resident Alien Status (Green Card).