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Please continue and fill out the form. Answers will be saved in your account.

## Universal 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 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. The Co-Borrower should fill out a separate copy of this form.

**Borrower Name \***

**Co-Borrower Name**

**Are you the borrower or the co-borrower? \***

- Borrower  
 Co-Borrower

## I. Type of Mortgage and Terms of Loan

**Mortgage Applied for \***

- Conventional  
 FHA  
 VA  
 USDA/Rural Housing Service

Other

**Agency Case Number \***

**Lender Case Number \***

**Amount (Dollars) \***

**Interest Rate (Percent) \***

**Number of Months \***

**Amortization Type \***

- GPM
- Fixed Rate
- ARM
- Other

## II. Property Information and Purpose of Loan

**Subject Property Address \***

**City \***

**State \***

**ZIP \***

**Number of Units \***

**Legal Description of Subject Property \***

**Year Built \***

**Purpose of Loan \***

- Construction
- Construction-Permanent
- Purchase
- Refinance

Other

**Property will be \***

- Primary Residence
- Secondary Residence
- Investment

Complete this section if this is a construction or construction-permanent loan.

**Year Lot Acquired**

**Original Cost (Dollars)**

**Amount Existing Liens (Dollars)**

**Present Value of Lot (Dollars)**

**Cost of Improvements (Dollars)**

Complete this section if this is a refinance loan.

**Year Lot Acquired**

**Original Cost (Dollars)**

**Amount Existing Liens (Dollars)**

**Purpose of Refinance**

**Describe Improvements Made**

**Describe Improvements to be Made**

**List the name(s) the title will be held in. \***

**Manner in which the title will be held. \***

**Estate will be held in \***

Fee Simple

Leasehold (expiration date)

**Source of down payment, settlement charges, and/or subordinate financing. \***

### III. Borrower Information

**Borrower's Full Name (include Jr. or Sr. if applicable) \***

**Phone \***

**Date of Birth (MM/DD/YYYY) \***

**Years of School \***

**Marital Status \***

- Married
- Separated
- Unmarried (single, divorced, widowed)

**Number of Dependents (not listed by Co-Borrower) \***

**Ages of Dependents**

**Present Address \***

**City \***

**State \***

**ZIP \***

**Own or Rent? \***

- Own
- Rent (number of years)

## IV. Employment Information

**Name of Employer**

**Address**

**City**

**State**

**ZIP**

**Phone**

**Self Employed? \***

Yes  No

**Position/Title**

**Years at this Job    Years employed in this line of work/profession**

**Monthly Income (Dollars)**

## V. Monthly Income and Combined Housing Expense Information

Gross Monthly Income

**Base Employee Income (Dollars) \***

**Overtime (Dollars) \***

**Bonuses (Dollars) \***

**Commissions (Dollars) \***

**Dividends/Interest (Dollars) \***

**Net Rental Income (Dollars) \***

**Other (Dollars) \***

Combined Monthly Housing Expense

Rent (Dollars)

**Present \***

Current Mortgage (Dollars)

**Present \***

**Proposed \***

Other Financing (Dollars)

**Present \***

**Proposed \***

Hazard Insurance (Dollars)

**Present \***

**Proposed \***

Real Estate Taxes (Dollars)

**Present \***

**Proposed \***

Mortgage Insurance (Dollars)

**Present \***

**Proposed \***

Homeowner Association Dues (Dollars)

**Present \***

**Proposed \***

Other (Dollars)



**Present \***

**Proposed \***

Describe Other Income

Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower or Co-Borrower does not choose to have it considered for repaying this loan.

**Borrower or Co-Borrower?**

Borrower  Co-Borrower

**Income Source**

**Monthly Amount (Dollars)**

## 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 is completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

**How are you completing this section? \***

Jointly  
 Not Jointly

Assets

**Description**

**Cash or Market Value (Dollars)**

Checkings and Savings Accounts

**Name of Bank, S&L, or Credit Union \***

**Address \***

**City \***

**State \***

**ZIP \***

**Account Number \***

**Value (Dollars) \***

Stocks and Bonds

**Company**

**Number**

**Description**

**Life Insurance Net Cash Value (Dollars)**

**Vested Interest in Retirement Fund (Dollars)**

**Net Worth of Businesses Owned (Dollars)**

Automobiles Owned

**Make**

**Year**

**Value (Dollars)**

**Make**

**Year**

**Value (Dollars)**

Schedule of Real Estate Owned

**Property Address**

**City**

**State**

**ZIP**

**Type of Property**

**Current Market Value (Dollars)**

**Amount of Mortgages and Liens (Dollars)**

**Mortgage Payments (Dollars)**

**Insurance, Maintenance, Taxes, and Misc. (Dollars)**

**Net Rental Income (Dollars)**

**Liabilities and Pledged Assets**

Fill in 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.

**Name of Company**

**Address**

**City**

**State**

**ZIP**

**Account Number**

**Monthly Payment (Dollars)**

**Months Left to Pay**

**Remaining Balance (Dollars)**

Alimony, Child Support, and/or Separate Maintenance Payments

**Owed To**

**Amount (Dollars)**

Job-Related Expenses (Child Care, Union Dues, Etc)

**Expense**

**Amount (Dollars)**

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**

## VII. Details of Transaction

**Purchase Price (Dollars) \***

**Alterations Improvements, Repairs (Dollars) \***

**Land if Acquired Separately (Dollars)**

**Estimated Prepaid Items (Dollars) \***

**Estimated Closing Costs (Dollars) \***

**PMI, MIP, Funding Fee (Dollars) \***

**Discount if Borrower will Pay (Dollars) \***

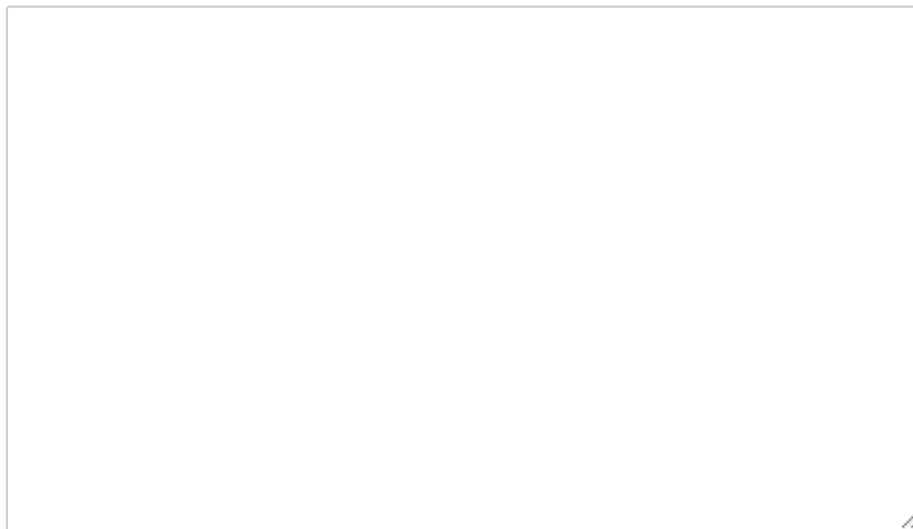
**Subordinate Financing (Dollars) \***

## VIII. Declarations

**Answer the following. If you answer "Yes" to any questions, please explain below. \***

	Yes	No
Have you been declared bankrupt within the past 7 years?	<input type="radio"/>	<input type="radio"/>
Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="radio"/>	<input type="radio"/>
Are you a party to a lawsuit?	<input type="radio"/>	<input type="radio"/>
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="radio"/>	<input type="radio"/>
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="radio"/>	<input type="radio"/>
Are you obligated to pay alimony, child support, or separate maintenance?	<input type="radio"/>	<input type="radio"/>
Is any part of the down payment borrowed?	<input type="radio"/>	<input type="radio"/>

**If you answered "Yes" to any of the preceding questions, please explain below.**



**Answer the following. \***

	Yes	No
Are you a U.S. citizen?	<input type="radio"/>	<input type="radio"/>
Are you a permanent resident alien?	<input type="radio"/>	<input type="radio"/>
Do you intend to occupy the property as your primary residence? If "Yes," complete the two questions below.	<input type="radio"/>	<input type="radio"/>

**What type of property did you own?**

- Principal Residence
- Second Home
- Investment Property

**How did you hold the title to the home?**

- By myself
- Jointly with Spouse
- Jointly with Another Person

## 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 Name \***

**Date (MM/DD/YYYY) \***

## 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.)

### Ethnicity

- American Indian or Alaska Native
- Asian
- Black or African American
- Hispanic or Latino
- Native Hawaiian or Other Pacific Islander
- White

### Sex

- Female

Male

No file chosen

