

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):

<u>Borrower</u>	<u>Co-Borrower</u>	I. TYPE OF MORTGAGE AND TERMS OF LOAN	
Mortgage Applied for:	<input type="checkbox"/> VA <input type="checkbox"/> FHA	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> USDA/Rural Housing Service	<input type="checkbox"/> Other (explain): Agency Case Number: _____ Lender Case Number: _____

Amount: _____	Interest Rate: _____ %	No. of Months: 180	Amortization Type: <input checked="" type="checkbox"/> Fixed Rate	<input type="checkbox"/> Other (explain): <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type): _____
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II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state & ZIP) _____	No. of Units 1
Legal Description of Subject Property (attach description if necessary) _____	Year Built 1895
Purpose of Loan: <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): <input checked="" type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	Property will be: <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	<input type="checkbox"/> made <input type="checkbox"/> to be made
2013	\$137740.00	\$130729.00	Limited Cash-Out	Cost: \$0.00	

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

III. BORROWER INFORMATION

Borrower		Co-Borrower	
Borrower's Name (include Jr. or Sr. if applicable) _____		Co-Borrower's Name (include Jr. or Sr. if applicable) _____	
Social Security Number _____	Home Phone (incl. area code) _____	DOB (mm/dd/yyyy) _____	Yrs. School _____
<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated		<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated	
Dependents (not listed by Co-Borrower) no. 4 ages _____		Dependents (not listed by Borrower) no. _____ ages _____	
Present Address (street, city, state, ZIP) _____		Present Address (street, city, state, ZIP) _____	
<input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent 3 No. Yrs.		<input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent 3 No. Yrs.	
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) _____	Former Address (street, city, state, ZIP) _____
<input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.	<input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.

IV. EMPLOYMENT INFORMATION

Borrower		Co-Borrower	
Name & Address of Employer _____		Name & Address of Employer _____	
<input type="checkbox"/> Self Employed Yrs. on this job: 3.00 Yrs. employed in this line of work/profession: 3		<input type="checkbox"/> Self Employed Yrs. on this job: 0.00 Yrs. employed in this line of work/profession: _____	
Position/Title/Type of Business _____	Business Phone (incl. area code) _____	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	<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*		\$0.00		Rent	\$	
Overtime			\$0.00	First Mortgage (P&I)		
Bonuses			\$0.00	Other Financing (P&I)		
Commissions			\$0.00	Hazard Insurance		
Dividends/Interest			\$0.00	Real Estate Taxes		
Net Rental Income	\$0.00	\$0.00	\$0.00	Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)	0.00	0.00	0.00	Homeowner Assn. Dues		
				Other:		
Total		\$0.00	\$9,000.00	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
	\$

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		Cash or Market Value	LIABILITIES		
Description			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.		
Cash deposit toward purchase held by:		\$ 0.00	Name and address of Company	Monthly Payment & Months Left to Pay	Unpaid Balance
List checking and savings accounts below					
Name and address of Bank, S&L, or Credit Union				\$ Payment/Months	
Acct. no. X8425	\$ 5,218.37		Acct. no. 3000047149752		
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Months	
Acct. no.	\$		Acct. no.		
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Months	
Acct. no.	\$		BANK OF AMERICA		
			Acct. no.		

VI. ASSETS AND LIABILITIES (cont'd)

Name and address of Bank, S&L, or Credit Union		Name and address of Company DEP	\$ Payment/Months	\$ 15,367.00
Acct. no.	\$	Acct. no.		
Stocks & Bonds (Company name/ number & description)	\$ 0.00	Name and address of Company	\$ Payment/Months \$126.00/96	\$ 12,134.00
		Acct. no. 900000516821819		
Life insurance net cash value	\$ 0.00	Name and address of Company See Continuation Sheet	\$ Payment/Months	\$
Face amount: \$0.00				
Subtotal Liquid Assets	\$5,218.37			
Real estate owned (enter market value from schedule of real estate owned)	\$ 145,000.00			
Vested interest in retirement fund	\$ 0.00			
Net worth of business(es) owned (attach financial statement)	\$ 0.00	Acct. no.		
Automobiles owned (make and year)	\$ 0.00	Alimony/Child Support/Separate Maintenance Payments Owed to:	\$ 0.00	
Other Assets (itemize)	\$ 0.00	Job-Related Expense (child care, union dues, etc.)	\$ 0.00	
		Total Monthly Payments	\$1,281.00	
Total Assets a.	\$150,218.40	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
	H SF		\$	\$		\$	\$
Totals		\$ 145,000.00	\$ 130,729.00	\$ 0.00	\$ 267.00	\$ 0.00	\$ 0.00

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		VIII. DECLARATIONS					
a. Purchase price	\$ 0.00	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.		Borrower		Co-Borrower	
b. Alterations, improvements, repairs	\$ 0.00			Yes	No	Yes	No
c. Land (if acquired separately)	\$ 0.00			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
d. Refinance (incl. debts to be paid off)	\$ 130,930.72			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
e. Estimated prepaid items	\$ 1,417.64			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
f. Estimated closing costs	\$ 0.00			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
g. PMI, MIP, Funding Fee	\$ 0.00			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
h. Discount (if Borrower will pay)	\$ 0.00			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
i. Total costs (add items a through h)							

CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION

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

Borrower: [REDACTED]	Agency Case Number:
Co-Borrower: [REDACTED]	Lender Case Number: [REDACTED]

VI. LIABILITIES

B Creditor : WYNDHAM VACATION OWN

CREDITOR ADDRESS :

ACCOUNT NUMBER : 131501678

MONTHLY PAYMENT : 182.00 MONTHS LEFT TO PAY : 16 UNPAID BALANCE : \$3,077.00

B Creditor : BARCLAYS BANK DELAWARE

CREDITOR ADDRESS :

ACCOUNT NUMBER : 000190484667845

MONTHLY PAYMENT : 27.00 MONTHS LEFT TO PAY : 31 UNPAID BALANCE : \$860.00

C Creditor : TD BANK USA/TARGETCRED

CREDITOR ADDRESS :

ACCOUNT NUMBER : 5859752035848792

MONTHLY PAYMENT : 25.00 MONTHS LEFT TO PAY : 3 UNPAID BALANCE : \$93.00

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 X	Date	Co-Borrower's Signature X	Date
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