

Uniform Residential Loan Application - Land Home Financial Services, Inc.

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 will not be used as a basis for loan qualification, but his or her liabilities must be considered because 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.

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for:	V.A. Conventional FHA FmHA	Other:	Agency Case Number	Lender Case Number
Amount \$	Interest Rate %	No. of Months	Amortization Type:	Fixed Rate GPM Other (explain): ARM (type):

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state ZIP)			No. of Units
Legal Description of Subject Property (attach description if necessary)			Year Built
Purpose of Loan	Purchase Refinance	Construction Construction-Permanent	Other (explain):
Property will be:	Primary Residence	Secondary Residence	Investment
<i>Complete this line if construction or construction-permanent loan.</i>			
Year Lot Acquired	Original Cost \$	Amount Existing Liens \$	(a) Present Value of Lot \$
			(b) Cost of Improvements \$
			Total (a + b) \$
<i>Complete this line if this is a refinance loan.</i>			
Year Acquired	Original Cost \$	Amount Existing Liens \$	Purpose of Refinance
			Describe Improvements made to be made
			Cost: \$
Title will be held in what Name(s)		Manner in which Title will be held	Estate will be held in: Fee Simple Leasehold (show expiration date)
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)			

Borrower

III. BORROWER INFORMATION

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)	Age	Yrs. School	Social Security Number	Home Phone (incl. area code)	Age	Yrs. School
Married Separated	Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower) no. ages		Married Separated	Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower) no. ages	
Present Address (street, city, state, ZIP) Own Rent ____ No. Yrs.				Present Address (street, city, state, ZIP) Own Rent ____ No. Yrs.			
Former Address (street, city, state, ZIP) Own Rent ____ No. Yrs.				Former Address (street, city, state, ZIP) Own Rent ____ No. Yrs.			
Former Address (street, city, state, ZIP) Own Rent ____ No. Yrs.				Former Address (street, city, state, ZIP) Own Rent ____ No. Yrs.			

Borrower

IV. EMPLOYMENT INFORMATION

Co-Borrower

Name & Address of Employer	Self Employed	Yrs. on this job	Name & Address of Employer	Self Employed	Yrs. on this job
		Yrs. employed in this line of work/profession			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)	
<i>If employed in current position for less than two years or if currently employed in more than one position, complete the following:</i>					
Name & Address of Employer	Self Employed	Dates (from - to)	Name & Address of Employer	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	Self Employed	Dates (from - to)	Name & Address of Employer	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*	\$	\$	\$	Rent	\$	
Overtime				First Mortgage (P&I)		\$
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other:		
Total	\$	\$	\$	Total	\$	\$

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

B/C	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.	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 spouse, this Statement and supporting schedules must be completed about that spouse also.

ASSETS		Cash or Market Value	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 subject property.	
			Completed Jointly	Not Jointly
Description			Monthly Pmt. & Mos. Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:		\$		
<i>List checking and savings accounts below</i>			LIABILITIES	
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Pmt./Mos. *To be Paid Off
Acct. no.	\$		Acct. no.	
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Pmt./Mos. *To be Paid Off
Acct. no.	\$		Acct. no.	
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Pmt./Mos. *To be Paid Off
Acct. no.	\$		Acct. no.	
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Pmt./Mos. *To be Paid Off
Acct. no.	\$		Acct. no.	
Stocks & Bonds (Company name/number & description)	\$		Name and address of Company	\$ Pmt./Mos. *To be Paid Off
Life insurance net cash value	\$		Acct. no.	
Face Amount: \$			Name and address of Company	\$ Pmt./Mos. *To be Paid Off
Subtotal Liquid Assets	\$		Acct. no.	
Real estate owned (enter market value from schedule of real estate owned)	\$		Name and address of Company	\$ Pmt./Mos. *To be Paid Off
Vested interest in retirement fund	\$		Acct. no.	
Net worth of business(es) owned (attach financial statement)	\$		Alimony/Child Support/Separate Maintenance Payments Owed to:	\$
Automobiles owned (make and year)	\$		Job Related Expense (child care, union dues, etc.)	\$
Other Assets (itemize)	\$			
			Total Monthly Payments	\$
Total Assets a.	\$		Net Worth (a minus b)	\$
			Total Liabilities b.	\$

VI. ASSETS AND LIABILITIES (cont.)

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
		\$	\$	\$	\$	\$	\$
	Totals	\$	\$	\$	\$	\$	\$

List any additional names 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. DECLARATION				
a. Purchase price	\$	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation. a. Are there any outstanding judgements against you? b. Have you been declared bankrupt within the past 7 years? c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? d. Are you a party to a law suit? e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgement? (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 V.A. case number, if any, and reasons for the action.) f. 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. g. Are you obligated to pay alimony, child support, or separate maintenance? h. Is any part of the down payment borrowed? i. Are you a co-maker or endorser on a note? j. Are you a U.S. citizen? k. Are you a permanent resident alien? l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below m. Have you had an ownership interest in a property in the last three years? (1) What type of property did you own--principal residence (PR), second home (SH), or investment property (IP)? (2) How did you hold title to the home--solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	Borrower		Co-Borrower	
b. Alterations, improvements, repairs			Yes	No	Yes	No
c. Land (if acquired separately)						
d. Refinance (incl. debts to be paid off)						
e. Estimated prepaid items						
f. Estimated closing costs						
g. PMI, MIP, Funding Fee						
h. Discount (if Borrower will pay)						
i. Total cost (add a through h)						
j. Subordinate financing						
k. Borrower's closing cost paid by Seller						
l. Other Credits (explain)						
m. Loan amount (exclude PMI, MIP, Funding Fee financed)						
n. PMI, MIP, Funding Fee Financed						
o. Loan amount (add m & n)						
p. Cash To/From Borrower (subtract j, k, l, & o from i)						

IX. ACKNOWLEDGEMENT AND AGREEMENT

The undersigned specifically acknowledge(s) and agree(s) that: (1) the loan requested by this application will be secured by a first mortgage or deed of trust on the property described herein; (2) the property will not be used for any illegal or prohibited purpose or use; (3) all statements made in the application are made for the purpose of obtaining the loan indicated herein; (4) occupation of the property will be as indicated above; (5) verification or reverification of any information contained in this application may be made at any time by the lender, its agents, successors and assigns, either directly or through a credit reporting agency, from any source named in this application, and the original copy of this application will be retained by the lender, even if the loan is not approved; (6) the Lender, its agents, successors and assigns will rely on the information contained in this application and I/we have a continuing obligation to amend and/or supplement the information provided in this application if any of the material facts which I/we have represented herein should change prior to closing; (7) in the event my/our payments on the loan indicated in this application become delinquent, the Lender, its agents, successors and assigns, may, in addition to all their rights and remedies, report my/our name(s) and account information to a credit reporting agency; (8) ownership of the loan may be transferred to successor and assign of the Lender, without notice to me and or and/or the administration of the loan account may be transferred to a agent, successor or assign of the Lender with prior notice to me; (9) the Lender, its agents, successors and assigns makes no representations or warranties, express or implied, to the Borrower(s) regarding the property, the condition of the property, or the value of the property.

Certification: I/We certify that the information provided in this application is true and correct as of the date set forth opposite my/our signature(s) on this application and acknowledge my/our understanding that any intentional or negligent misrepresentation(s) of the information contained in this application may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under provisions of Title 18, United States Code, Section 1001, et seq. and liability for monetary damages to the Lender, its agents, successors and assigns, insures and any other person who may suffer any loss due to reliance upon any misrepresentation which I/we have made on this application.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to dwelling, in order to monitor the Lenders 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 neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you chose not to furnish it, under Federal regulations this Lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the above 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.)

BORROWER				CO-BORROWER			
I do not wish to furnish this information				I do not wish to furnish this information			
Race/National Origin:	American Indian or Alaskan Native	Asian or Pacific Islander	White, not of Hispanic Origin	Race/National Origin:	American Indian or Alaskan Native	Asian or Pacific Islander	White, not of Hispanic Origin
	Black, not of Hispanic origin	Hispanic			Black, not of Hispanic origin	Hispanic	
	Other (specify)				Other (specify)		
Sex:	Female	Male		Sex:	Female	Male	

To be completed by Interviewer This application was taken by: <input type="checkbox"/> face-to-face interview <input type="checkbox"/> by mail <input type="checkbox"/> by telephone	Interviewer's Name (print or type)	Name and Address of Interviewer's Employer	
	Interviewer's Signature		Date
	Interviewer's Phone Number (incl. area code)		

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:	Agency Case Number:
	Co-Borrower:	Lender Case Number:

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
X		X	