

To be completed by the Lender:

Lender Loan No./Universal Loan Identifier \_\_\_\_\_

Agency Case No. \_\_\_\_\_

## 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

Name (First, Middle, Last, Suffix) \_\_\_\_\_

Alternate Names - List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix) \_\_\_\_\_

Social Security Number \_\_\_\_\_  
(or Individual Taxpayer Identification Number)

Date of Birth (mm/dd/yyyy) \_\_\_\_\_

Citizenship

U.S. Citizen

Permanent Resident Alien

Non-Permanent Resident Alien

Type of Credit

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) - Use a separator between names

Marital Status

Married

Separated

Unmarried

(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)

Dependents (not listed by another Borrower)

Number \_\_\_\_\_

Ages \_\_\_\_\_

Contact Information

Home Phone \_\_\_\_\_

Cell Phone \_\_\_\_\_

Work Phone \_\_\_\_\_

Ext. \_\_\_\_\_

Email \_\_\_\_\_

Current Address

Street \_\_\_\_\_ Unit # \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

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

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

Mailing Address - if different from Current Address  Does not apply

Street \_\_\_\_\_ Unit # \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

### 1b. Current Employment/Self Employment and Income

Does not apply

Employer or Business Name \_\_\_\_\_ Phone \_\_\_\_\_

Street \_\_\_\_\_ Unit # \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

Gross Monthly Income

Base \$ \_\_\_\_\_ /month

Overtime \$ \_\_\_\_\_ /month

Bonus \$ \_\_\_\_\_ /month

Commission \$ \_\_\_\_\_ /month

Military Entitlements \$ \_\_\_\_\_ /month

Other \$ \_\_\_\_\_ /month

TOTAL \$ \_\_\_\_\_ /month

Position or Title \_\_\_\_\_

Start Date (mm/dd/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)

\$ \_\_\_\_\_

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

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

**1d. IF APPLICABLE, Complete Information for Previous Employment/Self-Employment and Income** Does not apply

Provide at least 2 years of current and previous employment and income.

Employer or Business Name _____		<b>Previous Gross Monthly Income</b> \$ _____ /month
Street _____ Unit # _____		
City _____ State ____ ZIP _____ Country _____		
Position or Title _____	<input type="checkbox"/> Check if you were the Business Owner or Self-Employed	
Start Date _____ (mm/dd/yyyy)		
End Date _____ (mm/dd/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
- Child Support
- Interest and Dividends
- Notes Receivable
- Royalty Payments
- Unemployment Benefits
- Automobile Allowance
- Disability
- Mortgage Credit Certificate
- Public Assistance
- Separate Maintenance
- VA Compensation
- Boarder Income
- Foster Care
- Mortgage Differential Payments
- Retirement (e.g., Pension, IRA)
- Social Security
- Other
- Capital Gains
- Housing or Parsonage
- Trust

**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
_____	\$ _____
_____	\$ _____
_____	\$ _____
<b>Provide TOTAL Amount Here</b>	\$ _____

**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><b>A.</b> 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="checkbox"/> NO <input type="checkbox"/> YES  <input type="checkbox"/> NO <input type="checkbox"/> YES</p>
<p><b>B.</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="checkbox"/> NO <input type="checkbox"/> YES</p>
<p><b>C.</b> Are you borrowing any money for this real estate transaction (<i>e.g., money for your closing costs or down payment</i>) 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="checkbox"/> NO <input type="checkbox"/> YES          \$ _____</p>
<p><b>D.</b> 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 (<i>e.g., installment loan, credit card, etc.</i>) on or before closing this loan that is not disclosed on this application?</p>	<p><input type="checkbox"/> NO <input type="checkbox"/> YES  <input type="checkbox"/> NO <input type="checkbox"/> YES</p>
<p><b>E.</b> 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 (<i>e.g., the Property Assessed Clean Energy Program</i>)?</p>	<p><input type="checkbox"/> NO <input type="checkbox"/> YES</p>

**5b. About Your Finances**

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

**Section 6: Acknowledgments and Agreements.**

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

**Borrower Name:** \_\_\_\_\_

**Section 7: Military Service.** This section asks about your (or your deceased spouse's) military service.

**Military Service of Borrower**

**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/dd/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

**Section 8: 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. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **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. If you do not wish to provide some or all of this information, please check below.

**Ethnicity: Check one or more**

- Hispanic or Latino
  - Mexican  Puerto Rican  Cuban
  - Other Hispanic or Latino - *Print origin:* \_\_\_\_\_

*For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.*

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

**Sex**

- Female
- Male
- I do not wish to provide this information

**Race: Check one or more**

- American Indian or Alaska Native - *Print name of enrolled or principal tribe:* \_\_\_\_\_

- Asian
  - Asian Indian  Chinese  Filipino
  - Japanese  Korean  Vietnamese
  - Other Asian - *Print race:* \_\_\_\_\_

*For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.*

- Black or African American
- Native Hawaiian or Other Pacific Islander
  - Native Hawaiian  Guamanian or Chamorro  Samoan
  - Other Pacific Islander - *Print race:* \_\_\_\_\_

*For example: Fijian, Tongan, and so on.*

- 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

**Borrower Name:** \_\_\_\_\_

**Section 9: Loan Originator Information.** To be completed by your **Loan Originator.**

**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:** \_\_\_\_\_