

## LOAN PURPOSE

Loan Request Amount \$ \_\_\_\_\_

Purchase

Refinance

If the purpose of the loan is to finance a purchase, please complete the following:

Purchase Price \$ \_\_\_\_\_

Purchase Estimated Closing Date \_\_\_\_\_

Cash Down \$ \_\_\_\_\_

Source of down payment and/or settlement charges (explain) \_\_\_\_\_

If this is a refinance loan, please complete the following:

Year Acquired \_\_\_\_\_

Original Cost \$ \_\_\_\_\_

Amount of Existing Liens \$ \_\_\_\_\_

Purpose of Refinance \_\_\_\_\_

Do you own additional Multi Family or Commercial Properties currently?

No  Yes – Please completed Schedule of Real Estate

Does existing loan have a prepayment penalty?  Yes  No \$ \_\_\_\_\_ or % \_\_\_\_\_

Title will be held in what Name(s) \_\_\_\_\_

Manner in which Title will be held (**Note:** If other than Individual, you must also fill out Entity Loan Application form.)

Individual  Corporation  Trust  
 Limited Liability Company  Partnership (LTD or General)  Other

## PROPERTY

Address (Street, City, State, Zip Code) \_\_\_\_\_

Property Type  Multi-family  Mobile Home Park  Retail  Industrial  Offices

Mixed-use MF \_\_\_\_\_% Comm \_\_\_\_\_%

Year built \_\_\_\_\_ Parking Spaces \_\_\_\_\_ No. Suites \_\_\_\_\_ Estimated Current Value \$ \_\_\_\_\_

Gross Sq. Ft. \_\_\_\_\_ No. Buildings \_\_\_\_\_ No. of floors \_\_\_\_\_ Lot Size \_\_\_\_\_

Deferred maintenance  None  Yes If 'yes' explain and attach a separate sheet if necessary.

Has the property and/or any person or entity associated with the property, been served with notice of violation of any building code, environmental, health or licensing law?  No  Yes If 'yes' explain and attach a separate sheet if necessary.

## PERSONAL INFORMATION

Borrower			Co-Borrower (if applicable)		
Full Name (include Jr. or Sr. if applicable)			Full Name (include Jr. or Sr. if applicable)		
Social Security Number			Social Security Number		
Driver's License (Passport, Alien I.D.)			Driver's License (Passport, Alien I.D.)		
Date of Birth	Years of School		Date of Birth	Years of School	
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed)			<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed)		
Dependents (not listed by Co-Borrower) No.		Ages	Dependents (not listed by Borrower) No.		Ages
Present Address			Present Address		
City	State	Zip	City	State	Zip
<input type="checkbox"/> Own <input type="checkbox"/> Rent How Long?			<input type="checkbox"/> Own <input type="checkbox"/> Rent How Long?		
Phone		Cell	Phone		Cell
Email			Email		
Previous Address (if less than 2 years at present address) Address			Previous Address (if less than 2 years at present address) Address		
City	State	Zip	City	State	Zip
<input type="checkbox"/> Own <input type="checkbox"/> Rent How Long?			<input type="checkbox"/> Own <input type="checkbox"/> Rent How Long?		

**SOURCE OF INCOME**

<b>Borrower</b>				<b>Co-Borrower</b>			
Employer			<input type="checkbox"/> Self Employed	Employer			<input type="checkbox"/> Self Employed
Address				Address			
City	State	Zip		City	State	Zip	
Phone	Years on this job			Phone	Years on this job		
Position/Title/Type of Business				Position/Title/Type of Business			
<b>Previous Employment</b> (if less than 2 years at present employment)				<b>Previous Employment</b> (if less than 2 years at present employment)			
Employer			<input type="checkbox"/> Self Employed	Employer			<input type="checkbox"/> Self Employed
Address				Address			
City	State	Zip		City	State	Zip	
Phone	Dates (from-to)			Phone	Dates (from-to)		
Position/Title/Type of Business				Position/Title/Type of Business			

**ANNUAL INCOME**

<b>Borrower</b>			<b>Co-Borrower</b>		
Salary	\$		Salary	\$	
Bonus and Commissions			Bonus and Commissions		
Dividends and Interest			Dividends and Interest		
Net Rental (Real Estate Owned Addendum - Col. 4)			Net Rental (Real Estate Owned Addendum - Col. 4)		
Optional - Other (See Note)*			Optional - Other (See Note)*		
<b>Total</b>	\$		<b>Total</b>	\$	

\*Note: Income from Alimony, Child Support, or Separate Maintenance Payments need not be disclosed unless you want it to be considered.

**COMBINED MONTHLY PERSONAL RESIDENCE EXPENSES**

<b>COMBINED MONTHLY PERSONAL RESIDENCE EXPENSES</b>			<b>OTHER</b>	
First Mortgage (Principal & Interest)	\$		Rent (if not living at personal residence)	\$
Real Estate Taxes	\$		Other Financing (Principal & Interest)	\$
Hazard Insurance	\$		Homeowner Association Dues	\$
<b>Total</b>	\$		<b>Combined Total</b>	\$

**CASH (Checking / Money Market / Savings Accounts and Certificates of Deposit)**

Name of Depository Institution	Type of Account	Account Number	In Name of	Approximate Balance
				\$
<b>Cash and Money on Deposit Total</b>				\$

**STOCKS AND BONDS**

Description	In Name of	Market Value	Pledged (Yes/No)
		\$	
<b>Stocks and Bonds Total</b>		\$	

**INSTALLMENT LOANS / CREDIT CARDS / ALIMONY AND CHILD SUPPORT (Non-Real Estate Secured)**

Type	Owed To (Name & Address)	Monthly Payment	Balance Owed
		\$	\$
<b>Installment Loans Total</b>			\$

**SUMMARY ASSET-LIABILITY STATEMENT** PROVIDE DETAILS ON ATTACHED CORRESPONDING SCHEDULE(S)

ASSETS		LIABILITIES and NET WORTH	
Cash and Money on Deposit (Total from page 2)	\$	Notes Payable	\$
Stocks and Bonds (Total from page 2)		Margin Accounts	
Accounts and Notes Receivable		Life Insurance Loans	
Real Estate Owned (Total from Schedule of Real Estate form)		Real Estate Mortgage / Liens (Total from Schedule of Real Estate form)	
Vested Interest in Retirement Fund		Unpaid Taxes	
Net Worth of Business(es) Owned (Attach Financial Statement)		Installment Loans (Total from above)	
Other Assets		Other Debts (Itemize)	
<b>Total Assets</b>	\$	<b>Total Liabilities</b>	\$
		<b>NET WORTH</b> (Total Assets less Total Liabilities)	\$

**DECLARATIONS**

If you answer "Yes" to any questions A through I, please use separate sheet for explanation.	Borrower (Yes/No)	Co-Borrower (Yes/No)
A. Are there any outstanding judgements against you?		
B. Have you declared bankruptcy?		
C. Have you had property foreclosed upon or given title or deed in lieu thereof?		
D. Are you a party to a lawsuit?		
E. Have you ever been convicted of a felony?		
F. Have you directly or indirectly been obligate 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 VA case number, if any, and reasons for the action.)		
G. 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.		
H. Are you obligated to pay alimony, child support or separate maintenance?		
I. Is any part of the down payment borrowed?		
J. Are you a co-maker or endorser on a note?		
K. Are you a U.S. citizen?		
L. Are you a permanent resident alien?		
M. Do you intend to occupy the property as your primary residence? If "Yes", complete question below.		
N. Have you had an ownership interest in a property in the last 3 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)?		

## 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 herein; (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 mortgage loan; (5) the property will be occupied as indicated herein; (6) any owner or servicer of the Loan may verify or re-verify 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, and Lender, its successors or assigns may retain the original and/or an electronic record of this application, even if the Loan is not 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 the application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event my payments on the Loan become delinquent, the owner or servicer of the Loan 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 credit 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.

<b>Borrower's Signature</b>	<b>Date</b>	<b>Co-Borrower's Signature</b>	<b>Date</b>
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## INFORMATION FOR GOVERNMENT MONITORING PURPOSES APARTMENT LOANS ONLY

**Complete only if you are applying as an individual and not as an entity or guarantor. DO NOT COMPLETE FOR COMMERCIAL LOANS.**

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 discriminate neither on the basis of this information, nor 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 or surname. If you do not wish to furnish the information, please check the box below. (Lender must review the 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.)

<b>BORROWER</b> <input type="checkbox"/> I do not wish to furnish this information	<b>CO-BORROWER</b> <input type="checkbox"/> I do not wish to furnish this information
<b>Ethnicity</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	<b>Ethnicity</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
<b>Race</b> <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander	<b>Race</b> <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander
<b>Sex</b> <input type="checkbox"/> Female <input type="checkbox"/> Male	<b>Sex</b> <input type="checkbox"/> Female <input type="checkbox"/> Male

## TO BE COMPLETED BY INTERVIEWER

This application was taken by:  Face-to-face interview  Mail  Telephone  Internet

Interviewer's Name (Print or Type)

Name and Address of Interviewer's Employer

Interviewer's Signature

Interviewer's Phone

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.