

Real Estate 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 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.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower

Co-Borrower

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Amount \$	Interest Rate	No. of Months	Amortization Type:
--------------	---------------	---------------	--------------------

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state & zip code)

Purpose of Loan <input type="checkbox"/> Purchase Land <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain):	Property will be: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment <input type="checkbox"/> Other (explain):
---	--

Complete this line if construction.

Year Lot Acquired	Original Cost \$	Amount Existing Liens \$	(a) Present Value of lot \$	(b) Cost of Improvements \$	Total (a = b) \$
-------------------	---------------------	-----------------------------	--------------------------------	--------------------------------	---------------------

Title will be held in what Name(s)	Manner in which Title will be held	Estate will be held in: <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold
------------------------------------	------------------------------------	---

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)	Birthdate	Yrs. School	Social Security Number	Home Phone (incl. Area code)	Birthdate	Yrs. School
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated		Dependents (not listed by Co-Borrower) No. ages		<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated		Dependents (not listed by Borrower) No. ages	
Present Address (street, city, state, zip code) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Years:				Present Address (street, city, state, zip code) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Years:			

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, zip code) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Years:	Former Address (street, city, state, zip code) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Years:
---	---

Borrower

IV. EMPLOYMENT INFORMATION

Co-Borrower

Name & Address Of Employer <input type="checkbox"/> Self Employed	Years on this job:	Name & Address Of Employer <input type="checkbox"/> Self Employed	Years on this job:
Years employed in this line of work/profession:		Years employed in this line of work/profession:	
Position/Title/Type of Business	Business Phone:	Position/Title/Type of Business	Business Phone:

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

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	Position/Title/Type of Business	Business Phone

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present
Base Empl. Income *	\$	\$	\$	Rent	\$
Overtime				First Mortgage (P & I)	
Bonuses				Second Mortgage (P & I)	
Commissions				Homeowners 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) doesn't choose to have it considered for repaying this loan.	Monthly Amount
		\$
		\$

