

# Uniform Residential Loan Application

## R.E.S. MORTGAGE CORPORATION

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):

Borrower \_\_\_\_\_ Co-Borrower \_\_\_\_\_

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**I. TYPE OF MORTGAGE AND TERMS OF LOAN**

Mortgage Applied for:  VA  Conventional  Other (explain): \_\_\_\_\_ Lender Case Number \_\_\_\_\_  
 FHA  USDA/Rural Housing Service

Amount \$ \_\_\_\_\_ Interest Rate \_\_\_\_\_ No. of Months \_\_\_\_\_ Amortization Type:  Fixed Rate  Other (explain): \_\_\_\_\_  
 %  GPM  ARM (type): \_\_\_\_\_

**II. PROPERTY INFORMATION AND PURPOSE OF LOAN**

Subject Property Address (street, city, state & ZIP) \_\_\_\_\_ No. of Units \_\_\_\_\_  
 \_\_\_\_\_ Year Built \_\_\_\_\_

Legal Description of Subject Property (attach description if necessary) \_\_\_\_\_

Purpose of Loan  Purchase  Refinance  Construction  Other (explain): \_\_\_\_\_  
 Refinance  Construction-Permanent

Complete this line if construction or construction-permanent loan.  
 Year Lot Acquired \$ \_\_\_\_\_ (a) Present Value of Lot \$ \_\_\_\_\_ (b) Cost of Improvements \$ \_\_\_\_\_ Total (a + b) \$ \_\_\_\_\_  
 Original Cost \$ \_\_\_\_\_

Complete this line if this is a refinance loan.  
 Year Acquired \$ \_\_\_\_\_ Purpose of Refinance \_\_\_\_\_ Describe Improvements  made  to be made  
 Original Cost \$ \_\_\_\_\_ 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)

**III. BORROWER INFORMATION**

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) \_\_\_\_\_ Home Phone (incl. area code) \_\_\_\_\_ Social Security Number \_\_\_\_\_ Home Phone (incl. area code) \_\_\_\_\_ DOB (MM/DD/YYYY) \_\_\_\_\_ Yrs. School \_\_\_\_\_ DOB (MM/DD/YYYY) \_\_\_\_\_ Yrs. School \_\_\_\_\_

Married  Unmarried (include single, divorced, widowed)  Married  Unmarried (include single, divorced, widowed) Dependents (not listed by Borrower) no. \_\_\_\_\_ ages \_\_\_\_\_ Dependents (not listed by Borrower) no. \_\_\_\_\_ ages \_\_\_\_\_  
 Separated  Separated Present Address (street, city, state, ZIP) \_\_\_\_\_ Present Address (street, city, state, ZIP) \_\_\_\_\_  Own  Rent \_\_\_\_\_ No. Yrs. \_\_\_\_\_  Own  Rent \_\_\_\_\_ 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) \_\_\_\_\_  Own  Rent \_\_\_\_\_ No. Yrs. \_\_\_\_\_  
 Former Address (street, city, state, ZIP) \_\_\_\_\_  Own  Rent \_\_\_\_\_ No. Yrs. \_\_\_\_\_

**IV. EMPLOYMENT INFORMATION**

Borrower \_\_\_\_\_ Co-Borrower \_\_\_\_\_

Name & Address of Employer \_\_\_\_\_ Name & Address of Employer \_\_\_\_\_  
 Self Employed  Self Employed Yrs. on this job \_\_\_\_\_ 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 \_\_\_\_\_ Position/Title/Type of Business \_\_\_\_\_  
 Business Phone (incl. area code) \_\_\_\_\_ 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:  
 Name & Address of Employer \_\_\_\_\_ Name & Address of Employer \_\_\_\_\_  
 Self Employed  Self Employed Dates (from - to) \_\_\_\_\_ Dates (from - to) \_\_\_\_\_  
 Monthly Income \_\_\_\_\_ Monthly Income \_\_\_\_\_  
 Business Phone (incl. area code) \$ \_\_\_\_\_ Business Phone (incl. area code) \$ \_\_\_\_\_

Position/Title/Type of Business \_\_\_\_\_ Position/Title/Type of Business \_\_\_\_\_  
 Business Phone (incl. area code) \_\_\_\_\_ Business Phone (incl. area code) \_\_\_\_\_

Name & Address of Employer \_\_\_\_\_ Name & Address of Employer \_\_\_\_\_  
 Self Employed  Self Employed Dates (from - to) \_\_\_\_\_ Dates (from - to) \_\_\_\_\_  
 Monthly Income \_\_\_\_\_ Monthly Income \_\_\_\_\_  
 Business Phone (incl. area code) \$ \_\_\_\_\_ Business Phone (incl. area code) \$ \_\_\_\_\_

Position/Title/Type of Business \_\_\_\_\_ Position/Title/Type of Business \_\_\_\_\_  
 Business Phone (incl. area code) \_\_\_\_\_ Business Phone (incl. area code) \_\_\_\_\_

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**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		
<b>Total</b>	\$	\$	\$	<b>Total</b>	\$	\$

\* 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	Monthly Payment & Months Left to Pay	Unpaid Balance
Description	Cash deposit toward purchase held by:	\$	Name and address of Company	\$ Payment/Months	\$
<b>List checking and saving accounts below</b>					
Name and address of Bank, S&L, or Credit Union		\$	Acct. no.		\$
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.			Acct. no.		
Name and address of Bank, S&L, or Credit Union		\$	Name and address of Company	\$ Payment/Months	\$
Acct. no.			Acct. no.		
Stock & Bonds (Company name/number & description)		\$	Name and address of Company	\$ Payment/Months	\$
Life insurance net cash value		\$	Acct. no.		
Face amount: \$			Name and address of Company	\$ Payment/Months	\$
<b>Subtotal Liquid Assets</b>		\$	Acct. no.		
Real estate owned (enter market value from schedule of real estate owned)		\$	Name and address of Company	\$ Payment/Months	\$
Vested interest in retirement fund		\$	Acct. no.		
Net worth of business(es) owned (attach financial statement)		\$	Name and address of Company	\$ Payment/Months	\$
Automobiles owned (make and year)		\$	Acct. no.		
Other Assets (itemize)		\$	Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
			Job Related Expense (child care, union dues, etc.)	\$	
<b>Total Assets a.</b>	\$		<b>Total Monthly Payments</b>	\$	
			<b>Net Worth (a minus b)</b>	\$	
			<b>Total Liabilities b.</b>	\$	

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**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 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**

- a. Purchase price \$ \_\_\_\_\_
- b. Alterations, improvements, repairs \_\_\_\_\_
- 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 costs (add items a through h) \_\_\_\_\_
- j. Subordinate financing \_\_\_\_\_
- k. Borrower's closing costs 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 Borrower (subtract l, k, i & o from i) \_\_\_\_\_

**VIII. DECLARATIONS**

- If you answer "yes" to any questions a through i, please use continuation sheet for explanation.
- a. Are there any outstanding judgments against you? Yes  No
  - b. Have you been declared bankrupt within the past 7 years? Yes  No
  - c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? Yes  No
  - d. Are you a party to a lawsuit? Yes  No
  - e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (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.) Yes  No
  - 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. Yes  No
  - g. Are you obligated to pay alimony, child support, or separate maintenance? Yes  No
  - h. Is any part of the down payment borrowed? Yes  No
  - i. Are you a co-maker or endorser on a note? Yes  No
  - j. Are you a U.S. citizen? Yes  No
  - k. Are you a permanent resident alien? Yes  No
  - l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below. Yes  No
  - 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)? \_\_\_\_\_

**IX. ACKNOWLEDGMENT AND AGREEMENT**

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, successors, assignees and agrees and acknowledges that: (1) the information contained 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 in this application; (2) the loan requested pursuant to this application (the "loan") will be secured by a mortgage or deed of trust on the property described in this application; (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 residential mortgage loan; (5) the property will be offered as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or continuously rely on the information contained in this application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the loan; (7) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may in addition to any other remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (8) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (9) neither Lender nor its agents, brokers, insurers, 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 (10) 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.

Acknowledgment. Each of the undersigned hereby acknowledge that any owner of the Loan, its servicers, successors and assigns, may verify or 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.

Borrower's Signature	Date	Co-Borrower's Signature	Date
<b>X</b>		<b>X</b>	

**X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES**

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 not discriminate either on the basis of this information, or 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 and surname if you have made this application in person. If you do not wish to furnish the 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**  I do not wish to furnish this information  I do not wish to furnish this information

**BORROWER**  I do not wish to furnish this information  I do not wish to furnish this information

**ETHNICITY:**  Hispanic or Latino  Not Hispanic or Latino  Hispanic or Latino  Not Hispanic or Latino

**RACE:**  American Indian or Alaska Native  Asian  Black or African American  American Indian or Alaska Native  Asian  Black or African American  Native Hawaiian or Other Pacific Islander  White  White  Other Pacific Islander

**SEX:**  Female  Male  Female  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 \_\_\_\_\_ Date \_\_\_\_\_  
 Interviewer's Phone Number (incl. area code) \_\_\_\_\_

# Continuation Sheet/Residential Loan Application

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Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark <b>B</b> for Borrower or <b>C</b> for Co-Borrower.	Borrower:	Agency Case Number:
	Co-Borrower:	Lender Case Number:

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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 <b>X</b>	Date	Co-Borrower's Signature <b>X</b>	Date
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