To be completed by the ***Lender:***
Lender Loan No./Universal Loan Identifier ____________________ Agency Case No. ____________

Uniform Residential Loan Application — Lender Loan Information

This section is completed by your Lender.

L1. Property and Loan Information

Community Property State
☐ At least one borrower lives in a community property state.
☐ The property is in a community property state.

Transaction Detail
☐ Conversion of Contract for Deed or Land Contract
☐ Renovation
☐ Construction-Conversion/Construction-to-Permanent
○ Single-Closing ○ Two-Closing
Construction/Improvement Costs $____________
Lot Acquired Date _____/_____/________ *(mm/dd/yyyy)*
Original Cost of Lot $____________

Refinance Type
○ No Cash Out
○ Limited Cash Out
○ Cash Out

Refinance Program
○ Full Documentation
○ Interest Rate Reduction
○ Streamlined without Appraisal
○ Other ____________

Energy Improvement
☐ Mortgage loan will finance energy-related improvements.
☐ Property is currently subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through property taxes *(e.g., the Property Assessed Clean Energy program).*

Project Type ☐ Condominium ☐ Cooperative ☐ Planned Unit Development (PUD) ☐ Property is not located in a project

L2. Title Information

Title to the Property **Will** be Held in What Name(s):

For Refinance: Title to the Property is **Currently** Held in What Name(s):

Estate Will be Held in
○ Fee Simple
○ Leasehold Expiration Date _____/_____/________ *(mm/dd/yyyy)*

Manner in Which Title Will be Held
○ Sole Ownership
○ Life Estate
○ Tenancy in Common
○ Joint Tenancy with Right of Survivorship
○ Tenancy by the Entirety
○ Other

Trust Information
○ Title Will be Held by an *Inter Vivos (Living)* Trust
○ Title Will be Held by a Land Trust

Indian Country Land Tenure
○ Fee Simple On a Reservation
○ Individual Trust Land *(Allotted/Restricted)*
○ Tribal Trust Land On a Reservation
○ Tribal Trust Land Off Reservation
○ Alaska Native Corporation Land

L3. Mortgage Loan Information

Mortgage Type Applied For
○ Conventional ○ USDA-RD
○ FHA ○ VA ○ Other: ____________

Terms of Loan
Note Rate ________%
Loan Term ________ *(months)*

Mortgage Lien Type
○ First Lien
○ Subordinate Lien

Amortization Type
○ Fixed Rate ○ Other *(explain)*: ____________
○ Adjustable Rate

If Adjustable Rate:
Initial Period Prior to First Adjustment ________ *(months)*
Subsequent Adjustment Period ________ *(months)*

Loan Features
☐ Balloon / Balloon Term _______ *(months)*
☐ Interest Only / Interest Only Term _______ *(months)*
☐ Negative Amortization
☐ Prepayment Penalty / Prepayment Penalty Term _______ *(months)*
☐ Temporary Interest Rate Buydown / Initial Buydown Rate_____%
☐ Other (*explain*): ____________

Proposed Monthly Payment for Property

First Mortgage *(P & I)*	$________
Subordinate Lien(s) *(P & I)*	$________
Homeowner's Insurance	$________
Supplemental Property Insurance	$________
Property Taxes	$________
Mortgage Insurance	$________
Association/Project Dues *(Condo, Co-Op, PUD)*	$________
Other	$________
TOTAL	**$________**

Borrower Name(s):____________________

L4. Qualifying the Borrower – Minimum Required Funds or Cash Back

DUE FROM BORROWER(S)	
A. Sales Contract Price	$
B. Improvements, Renovations, and Repairs	$
C. Land *(if acquired separately)*	$
D. For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction *(See Table 3a. Property You Own)*	$
E. Credit Cards and Other Debts Paid Off *(See Table 2c. Liabilities — Credit Cards, Other Debts, and Leases that You Owe)*	$
F. Borrower Closing Costs *(including Prepaid and Initial Escrow Payments)*	$
G. Discount Points	$
H. TOTAL DUE FROM BORROWER(s) ***(Total of A thru G)***	**$**
TOTAL MORTGAGE LOANS	
I. Loan Amount Loan Amount Excluding Financed Mortgage Insurance *(or Mortgage Insurance Equivalent)* $________________ Financed Mortgage Insurance *(or Mortgage Insurance Equivalent)* Amount $_________________	$
J. Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing *(See Table 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing)*	$
K. TOTAL MORTGAGE LOANS ***(Total of I and J)***	**$**
TOTAL CREDITS	
L. Seller Credits *(Enter the amount of Borrower(s) costs paid by the property seller)*	$
M. Other Credits *(Enter the sum of all other credits — Borrower Paid Fees, Earnest Money, Employer Assisted Housing, Lease Purchase Fund, Lot Equity, Relocation Funds, Sweat Equity, Trade Equity, Other)*	$
N. TOTAL CREDITS ***(Total of L and M)***	**$**
CALCULATION	
TOTAL DUE FROM BORROWER(s) *(Line H)*	**$**
LESS TOTAL MORTGAGE LOANS *(Line K)* AND TOTAL CREDITS *(Line N)*	**– $**
Cash From/To the Borrower ***(Line H minus Line K and Line N)*** **NOTE: This amount does not include reserves or other funds that may be required by the Lender to be verified.**	**$**