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.

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)
____

☐ **U.S. Citizen**
☐ **Permanent Resident Alien**
☐ **Non-Permanent Resident Alien**

☐ 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 ________________

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)
$____________________

Gross Monthly Income

Base	$______________/month
Overtime	$______________/month
Bonus	$______________/month
Commission	$______________/month
Military Entitlements	$______________/month
Other	$______________/month
TOTAL	$______________**/month**

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

Employer or Business Name ______________________ Phone ______________

Street ______________________________________ Unit # ________

City ____________________ State ____ ZIP __________ Country __________

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)
$______________

Gross Monthly Income

Base	$____________	/month
Overtime	$____________	/month
Bonus	$____________	/month
Commission	$____________	/month
Military Entitlements	$____________	/month
Other	$____________	/month
TOTAL	$____________	**/month**

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 ______________________ Phone ______________

Street ______________________________________ Unit # ________

City ____________________ State ____ ZIP __________ Country __________

Position or Title ______________________________

Start Date ____________*(mm/dd/yyyy)*

End Date ____________*(mm/dd/yyyy)*

☐ **Check if you were the Business Owner or Self-Employed**

Previous Gross Monthly Income

$______________________**/month**

1e. Income from Other Sources ☐ ***Does not apply***

Include income from other sources below. Under Income Source, choose from the sources listed here:

- Alimony
- Automobile Allowance
- Boarder Income
- Capital Gains
- Child Support
- Disability
- Foster Care
- Housing or Parsonage
- Interest and Dividends
- Notes Receivable
- Public Assistance
- Mortgage Credit Certificate
- Mortgage Differential Payments
- Retirement (e.g., Pension, IRA)
- Royalty Payments
- Separate Maintenance
- Social Security
- Trust
- Unemployment Benefits
- VA Compensation
- Other

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**
	$
	$
	$
Provide TOTAL Amount Here	**$**

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)

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

A.	Will you occupy the property as your primary residence?	☐ NO ☐ YES
	If YES, have you had an ownership interest in another property in the last three years?	☐ NO ☐ YES
	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)	________________
B.	If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?	☐ NO ☐ YES
C.	Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application?	☐ NO ☐ YES
	If YES, what is the amount of this money?	$_______________
D.	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?	☐ NO ☐ YES
	2. Have you or will you be applying for any new credit (e.g., installment loan, credit card, etc.) on or before closing this loan that is not disclosed on this application?	☐ NO ☐ YES
E.	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 *(e.g., the Property Assessed Clean Energy Program)?*	☐ NO ☐ YES

5b. About Your Finances

F.	Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?	☐ NO ☐ YES
G.	Are there any outstanding judgments against you?	☐ NO ☐ YES
H.	Are you currently delinquent or in default on a federal debt?	☐ NO ☐ YES
I.	Are you a party to a lawsuit in which you potentially have any personal financial liability?	☐ NO ☐ YES
J.	Have you conveyed title to any property in lieu of foreclosure in the past 7 years?	☐ NO ☐ YES
K.	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?	☐ NO ☐ YES
L.	Have you had property foreclosed upon in the last 7 years?	☐ NO ☐ YES
M.	Have you declared bankruptcy within the past 7 years? If YES, identify the type(s) of bankruptcy: ☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13	☐ NO ☐ YES

Section 6: Acknowledgments and Agreements.

My information for Section 4 is listed on the Uniform Residential Loan Application with ____

(insert name of Borrower)

Section 7: Military Service.
This section asks questions 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

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)* ____________________