



EVERY CUSTOMER COUNTSSM

Uniform Residential Loan Application

CONSUMER
HANDBOOK ON
ADJUSTABLE RATE
MORTGAGES

[Click Here](#)

The following Disclosures are applicable if you are applying for an Adjustable Rate Mortgage (ARM).
Please review the disclosure for the ARM product you have selected.



Adjustable Rate Mortgage Program Disclosure

ONE YEAR ARM WITH 1 / 4 CAPS

This is not a commitment to make a loan. This disclosure describes the features of the adjustable rate mortgage (ARM) program you are considering. Disclosures and further information on other ARM programs are available upon request.

- This loan program has an adjustable rate feature. This means that your interest rate and payment amount can change.

HOW YOUR INTEREST RATE AND PAYMENT ARE DETERMINED

- Your interest rate will be based on an index plus a margin, rounded to the nearest 0.125%.
- The interest rate will be based on the weekly average yield on United States Treasury securities adjusted to a constant maturity of one year (1 Year Treasury Index) plus our margin, rounded to the nearest 0.125%. Ask us for our current interest rate and margin.
- Your monthly payment will be based on the interest rate, loan balance, and remaining loan term.
- Information about the index is published weekly in *The Wall Street Journal*.
- The initial interest rate is not based on the index used to make later adjustments. Ask us for the amount of current interest rate discount.
- Your interest rate will equal the index rate plus margin, rounded to the nearest 0.125%, unless your interest rate "caps" limit the amount of change in the interest rate.

HOW YOUR INTEREST RATE CAN CHANGE

- Your interest rate can change annually.
- Your interest rate cannot increase or decrease more than 1 percentage point at each adjustment.
- Your interest rate cannot increase more than 4 percentage points over the term of the loan.

HOW YOUR MONTHLY PAYMENT CAN CHANGE

- Your payment can change annually.
- Your monthly payment may increase or decrease substantially based on changes in the interest rate.
- You will be notified in writing at least 25 days before the due date of a payment at a new level. This notice will contain information about your interest rates, payment amount, and loan balance.
- For example, on a \$10,000, 30-year loan with an initial interest rate of 3.125% in effect in September 2011, and adjusted to reflect a premium of .250%, the maximum amount that the interest rate can rise under this loan program is 4.000 percentage points to 7.125%, and the monthly payment can rise from a first-year payment of \$42.84 to a maximum of \$65.67 in the fifth year. These payments are principal and interest only and do not include tax escrow or insurance payments.
 - To see what your payments would have been during that period, divide your mortgage amount by \$10,000; then multiply the monthly payments by that amount. (For example, in 2011 the monthly payment for a mortgage amount of \$60,000 taken out in 2011 would be: $\$60,000 / \$10,000 = 6$; $6 \times \$42.84 = \257.04).



Adjustable Rate Mortgage Program Disclosure

BUILDING LOT ONE YEAR ARM WITH 2 / 6 CAPS

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- Your monthly payment will be based on the interest rate, loan balance, and remaining loan term.
- Information about the index is published weekly in *The Wall Street Journal*.
- The initial interest rate is not based on the index used to make later adjustments. Ask us for the amount of current interest rate discount.
- Your interest rate will equal the index rate plus margin, rounded to the nearest 0.125%, unless your interest rate "caps" limit the amount of change in the interest rate.

HOW YOUR INTEREST RATE CAN CHANGE

- Your interest rate can change annually.
- Your interest rate cannot increase or decrease more than 2 percentage point at each adjustment.
- Your interest rate cannot increase more than 6 percentage points over the term of the loan.

HOW YOUR MONTHLY PAYMENT CAN CHANGE

- Your payment can change annually.
- Your monthly payment may increase or decrease substantially based on changes in the interest rate.
- You will be notified in writing at least 25 days before the due date of a payment at a new level. This notice will contain information about your interest rates, payment amount, and loan balance.
- For example, on a \$10,000, 15-year loan with an initial interest rate of 6.000% in effect in September 2011, and adjusted to reflect a premium of 1.875%, the maximum amount that the interest rate can rise under this loan program is 6.000 percentage points to 12.000%, and the monthly payment can rise from a first-year payment of \$84.39 to a maximum of \$115.92 in the fourth year. These payments are principal and interest only and do not include tax escrow or insurance payments.
 - To see what your payments would have been during that period, divide your mortgage amount by \$10,000; then multiply the monthly payments by that amount (for example, in 2011 the monthly payment for a mortgage amount of \$60,000 taken out in 2011 would be: $\$60,000 / \$10,000 = 6$; $6 \times \$84.39 = \506.34).



Adjustable Rate Mortgage Program Disclosure

ONE YEAR ARM WITH 2 / 6 CAPS

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- The interest rate will be based on the weekly average yield on United States Treasury securities adjusted to a constant maturity of one year (1 Year Treasury Index) plus our margin, rounded to the nearest 0.125%. Ask us for our current interest rate and margin.
- Your monthly payment will be based on the interest rate, loan balance, and remaining loan term.
- Information about the index is published weekly in *The Wall Street Journal*.
- The initial interest rate is not based on the index used to make later adjustments. Ask us for the amount of current interest rate discount.
- Your interest rate will equal the index rate plus margin, rounded to the nearest 0.125%, unless your interest rate "caps" limit the amount of change in the interest rate.

HOW YOUR INTEREST RATE CAN CHANGE

- Your interest rate can change annually.
- Your interest rate cannot increase or decrease more than 2 percentage point at each adjustment.
- Your interest rate cannot increase more than 6 percentage points over the term of the loan.

HOW YOUR MONTHLY PAYMENT CAN CHANGE

- Your payment can change annually.
- Your monthly payment may increase or decrease substantially based on changes in the interest rate.
- You will be notified in writing at least 25 days before the due date of a payment at a new level. This notice will contain information about your interest rates, payment amount, and loan balance.
- For example, on a \$10,000, 30-year loan with an initial interest rate of 3.000% in effect in September 2011, and adjusted to reflect a premium of 0.125%, the maximum amount that the interest rate can rise under this loan program is 6.000 percentage points to 9.000%, and the monthly payment can rise from a first-year payment of \$42.16 to a maximum of \$78.38 in the fourth year. These payments are principal and interest only and do not include tax escrow or insurance payments.
- To see what your payments would have been during that period, divide your mortgage amount by \$10,000; then multiply the monthly payments by that amount (for example, in 2011 the monthly payment for a mortgage amount of \$60,000 taken out in 2011 would be: $\$60,000 / \$10,000 = 6$; $6 \times \$42.16 = \252.96).



Adjustable Rate Mortgage Program Disclosure

THREE YEAR ARM WITH 2 / 6 CAPS

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- This loan program has an adjustable rate feature. This means that your interest rate and payment amount can change.

HOW YOUR INTEREST RATE AND PAYMENT ARE DETERMINED

- Your interest rate will be based on an index plus a margin, rounded to the nearest 0.125%.
- The interest rate will be based on the weekly average yield on United States Treasury securities adjusted to a constant maturity of one year (1 Year Treasury Index) plus our margin, rounded to the nearest 0.125%. Ask us for our current interest rate and margin.
- Your monthly payment will be based on the interest rate, loan balance, and remaining loan term.
- Information about the index is published weekly in *The Wall Street Journal*.
- The initial interest rate is not based on the index used to make later adjustments. Ask us for the amount of current interest rate discount.
- Your interest rate will equal the index rate plus margin, rounded to the nearest 0.125%, unless your interest rate "caps" limit the amount of change in the interest rate.

HOW YOUR INTEREST RATE CAN CHANGE

- Your interest rate can change annually after remaining fixed for 3 years.
- Your interest rate cannot increase or decrease more than 2 percentage point at each adjustment.
- Your interest rate cannot increase more than 6 percentage points over the term of the loan.

HOW YOUR MONTHLY PAYMENT CAN CHANGE

- Your payment can change annually after remaining fixed for 3 years.
- Your monthly payment may increase or decrease substantially based on changes in the interest rate.
- You will be notified in writing at least 25 days before the due date of a payment at a new level. This notice will contain information about your interest rates, payment amount, and loan balance.
- For example, on a \$10,000, 30-year loan with an initial interest rate of 3.125% in effect in September 2011, and adjusted to reflect a premium of .250%, the maximum amount that the interest rate can rise under this loan program is 6.000 percentage points, to 9.125%, and the monthly payment can rise from a first-year payment of \$42.84 to a maximum of \$76.94 in the sixth year. These payments are principal and interest only and do not include tax escrow or insurance payments.
 - To see what your payments would have been during that period, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount. (For example, in 2011 the monthly payment for a mortgage amount of \$60,000 taken out in 2011 would be: $\$60,000 / \$10,000 = 6$; $6 \times \$42.84 = \257.04).



Adjustable Rate Mortgage Program Disclosure

FIVE YEAR ARM WITH 2 / 6 CAPS

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HOW YOUR INTEREST RATE AND PAYMENT ARE DETERMINED

- Your interest rate will be based on an index plus a margin, rounded to the nearest 0.125%.
- The interest rate will be based on the weekly average yield on United States Treasury securities adjusted to a constant maturity of one year (1 Year Treasury Index) plus our margin, rounded to the nearest 0.125%. Ask us for our current interest rate and margin.
- Your monthly payment will be based on the interest rate, loan balance, and remaining loan term.
- Information about the index is published weekly in *The Wall Street Journal*.
- The initial interest rate is not based on the index used to make later adjustments. Ask us for the amount of current interest rate discount.
- Your interest rate will equal the index rate plus margin, rounded to the nearest 0.125%, unless your interest rate "caps" limit the amount of change in the interest rate.

HOW YOUR INTEREST RATE CAN CHANGE

- Your interest rate can change annually after remaining fixed for 5 years.
- Your interest rate cannot increase or decrease more than 2 percentage point at each adjustment.
- Your interest rate cannot increase more than 6 percentage points over the term of the loan.

HOW YOUR MONTHLY PAYMENT CAN CHANGE

- Your payment can change annually after remaining fixed for 5 years.
- Your monthly payment may increase or decrease substantially based on changes in the interest rate.
- You will be notified in writing at least 25 days before the due date of a payment at a new level. This notice will contain information about your interest rates, payment amount, and loan balance.
- For example, on a \$10,000, 30-year loan with an initial interest rate of 3.250% in effect in September 2011, and adjusted to reflect a premium of .375%, the maximum amount that the interest rate can rise under this loan program is 6.000 percentage points, to 9.250%, and the monthly payment can rise from a first-year payment of \$43.52 to a maximum of \$75.45 in the eighth year. These payments are principal and interest only and do not include tax escrow of insurance payments.
 - To see what your payments would have been during that period, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount. (For example, in 2011 the monthly payment for a mortgage amount of \$60,000 taken out in 2011 would be: $\$60,000 / \$10,000 = 6$; $6 \times \$43.52 = \261.12).



Adjustable Rate Mortgage Program Disclosure

FIRST TIME HOME BUYERS PROGRAM

FIVE YEAR ARM WITH 1 / 4 CAPS

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- This loan program has an adjustable rate feature. This means that your interest rate and payment amount can change.

HOW YOUR INTEREST RATE AND PAYMENT ARE DETERMINED

- Your interest rate will be based on an index plus a margin, rounded to the nearest 0.125%.
- The interest rate will be based on the weekly average yield on United States Treasury securities adjusted to a constant maturity of one year (1 Year Treasury Index) plus our margin, rounded to the nearest 0.125%. Ask us for our current interest rate and margin.
- Your monthly payment will be based on the interest rate, loan balance, and remaining loan term.
- Information about the index is published weekly in *The Wall Street Journal*.
- The initial interest rate is not based on the index used to make later adjustments. Ask us for the amount of current interest rate discount.
- Your interest rate will equal the index rate plus margin, rounded to the nearest 0.125%, unless your interest rate "caps" limit the amount of change in the interest rate.

HOW YOUR INTEREST RATE CAN CHANGE

- Your interest rate can change annually after remaining fixed for 5 years.
- Your interest rate cannot increase or decrease more than 1 percentage point at each adjustment.
- Your interest rate cannot increase more than 4 percentage points over the term of the loan.

HOW YOUR MONTHLY PAYMENT CAN CHANGE

- Your payment can change annually after remaining fixed for 5 years.
- Your monthly payment may increase or decrease substantially based on changes in the interest rate.
- You will be notified in writing at least 25 days before the due date of a payment at a new level. This notice will contain information about your interest rates, payment amount, and loan balance.
- For example, on a \$10,000, 30-year loan with an initial interest rate of 3.125% in effect in September 2011, and adjusted to reflect a premium of .250%, the maximum amount that the interest rate can rise under this loan program is 4.000 percentage points to 7.125%, and the monthly payment can rise from a first-year payment of \$42.84 to a maximum of \$62.64 in the ninth year. These payments are principal and interest only and do not include tax escrow or insurance payments.
 - To see what your payments would have been during that period, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount. (For example, in 2011 the monthly payment for a mortgage amount of \$60,000 taken out in 2011 would be: $\$60,000 / \$10,000 = 6$; $6 \times \$42.84 = \257.04).



REGULATION Z ACKNOWLEDGEMENT

I/We acknowledge that I/We received the booklet entitled "Consumer Handbook on Adjustable Rate Mortgages", and the *Adjustable Rate Mortgage Program Disclosure(s)* listed below on _____, _____:

- 1 Year ARM - 1% / 4% Caps
- 1 Year ARM - 2% / 6% Caps
- 3 Year ARM - 2% / 6% Caps
- 5 Year ARM - 2% / 6% Caps

FIRST TIME HOME BUYER'S PROGRAM

- 5 Year ARM - 1% / 4% Caps

Date Signature

Date Signature

Uniform Residential 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 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			
I. TYPE OF MORTGAGE AND TERMS OF LOAN							
Mortgage Applied for:	<input type="checkbox"/> VA <input type="checkbox"/> FHA	<input type="checkbox"/> Conventional <input type="checkbox"/> USDA/Rural Housing Service	<input type="checkbox"/> Other (explain):		Agency Case Number	Lender Case Number	
Amount	Interest Rate	No. of Months	Amortization Type:	<input type="checkbox"/> Fixed Rate <input type="checkbox"/> GPM	<input type="checkbox"/> Other (explain): <input type="checkbox"/> ARM (type):		
\$	%						
II. PROPERTY INFORMATION AND PURPOSE OF LOAN							
Subject Property Address (street, city, state & ZIP)							No. of Units
Legal Description of Subject Property (attach description if necessary)							Year Built
Purpose of Loan	<input type="checkbox"/> Purchase <input type="checkbox"/> Refinance	<input type="checkbox"/> Construction <input type="checkbox"/> Construction-Permanent	<input type="checkbox"/> Other (explain):		Property will be:	<input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment	
<i>Complete this line if construction or construction-permanent loan.</i>							
Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a + b)		
\$	\$	\$	\$	\$	\$		
<i>Complete this line if this is a refinance loan.</i>							
Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	<input type="checkbox"/> made <input type="checkbox"/> to be made		
\$	\$	\$		Cost: \$			
Title will be held in what Name(s)					Manner in which Title will be held		Estate will be held in:
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)							<input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
Borrower				Co-Borrower			
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)	DOB (mm/dd/yyyy)	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School
<input type="checkbox"/> Married <input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower) no. ages		<input type="checkbox"/> Married <input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower) no. ages	
Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.				Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.			
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address			
<i>If residing at present address for less than two years, complete the following:</i>							
Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.				Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.			
Borrower				Co-Borrower			
IV. EMPLOYMENT INFORMATION							
Name & Address of Employer		<input type="checkbox"/> Self Employed	Yrs. on this job	Name & Address of Employer		<input type="checkbox"/> Self Employed	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		Business Phone (incl. area code)		Position/Title/Type of Business		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:

Borrower		IV. EMPLOYMENT INFORMATION (cont'd)		Co-Borrower	
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 (incl. area code)	Position/Title/Type of Business		Business Phone (incl. area code)
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 (incl. area code)	Position/Title/Type of Business		Business Phone (incl. area code)

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		
				Other:		
Total	\$	\$	\$	Total	\$	\$

* 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		
Description	\$		Name and address of Company	Monthly Payment & Months Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:	\$	Liabilities and Pledged Assets. List the creditor's name, address, and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities, which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.			
<i>List checking and savings accounts below</i>					
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.			

VI. ASSETS AND LIABILITIES (cont'd)			
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months
Acct. no.	\$		\$
Stocks & Bonds (Company name/number & description)		Acct. no.	\$ Payment/Months
Life insurance net cash value		Name and address of Company	\$
Face amount: \$			
Subtotal Liquid Assets		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			\$
Net worth of business(es) owned (attach financial statement)		Acct. no.	
Automobiles owned (make and year)		Name and address of Company	\$ Payment/Months
Other Assets (itemize)		Acct. no.	\$
		Alimony/Child Support/Separate Maintenance Payments Owed to:	\$
		Job-Related Expense (child care, union dues, etc.)	\$
		Total Monthly Payments	\$
Total Assets a.	\$	Net Worth (a minus b)	\$ Total Liabilities b.

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		VIII. DECLARATIONS		Borrower		Co-Borrower	
a. Purchase price	\$	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.		Yes	No	Yes	No
b. Alterations, improvements, repairs		a. Are there any outstanding judgments against you?					
c. Land (if acquired separately)		b. Have you been declared bankrupt within the past 7 years?					
d. Refinance (incl. debts to be paid off)		c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?					
e. Estimated prepaid items		d. Are you a party to a lawsuit?					
f. Estimated closing costs		e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?					
g. PMI, MIP, Funding Fee		(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.)					
h. Discount (if Borrower will pay)							
i. Total costs (add items a through h)							

VII. DETAILS OF TRANSACTION (cont'd)		VIII. DECLARATIONS (cont'd)		Borrower		Co-Borrower	
j. Subordinate financing		If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.		Yes	No	Yes	No
k. Borrower's closing costs paid by Seller		f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Other Credits (explain)		g. Are you obligated to pay alimony, child support, or separate maintenance?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Loan amount (exclude PMI, MIP, Funding Fee financed)		h. Is any part of the down payment borrowed?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. PMI, MIP, Funding Fee financed		i. Are you a co-maker or endorser on a note?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
o. Loan amount (add m & n)		j. Are you a U.S. citizen?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
p. Cash from/to Borrower (subtract j, k, l & o from i)		k. Are you a permanent resident alien?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		m. Have you had an ownership interest in a property in the last three years?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		(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—by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?					

IX. 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 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 occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is 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 this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns 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 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.

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify 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
X _____		X _____	

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

To be Completed by Loan Originator:

This information was provided: In a face-to-face interview In a telephone interview By the applicant and submitted by fax or mail By the applicant and submitted via e-mail or the Internet

Loan Originator's Signature	Date	
X _____		
Loan Originator's Name (print or type)	Loan Originator Identifier	Loan Originator's Phone Number (including area code)
Loan Origination Company's Name	Loan Origination Company Identifier	Loan Origination Company's Address

CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark **B** for Borrower or **C** for Co-Borrower.

Borrower:	Agency Case Number:
Co-Borrower:	Lender Case Number:

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	Date	Co-Borrower's Signature	Date
X _____		X _____	