

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 for 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       Joint Tenancy with Right of Survivorship
- Life Estate
- Tenancy in Common     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 ( <i>Condo, Co-Op, PUD</i> )	\$ _____
Other	\$ _____
<b>TOTAL</b>	\$ _____

Borrower Name(s): \_\_\_\_\_

**L4. Qualifying the Borrower - Minimum Required Funds or Cash Back**

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

Borrower Name(s): \_\_\_\_\_