

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/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/yyyy)

Manner in Which Title Will be Held

- ☐ Sole Ownership ☐ Joint Tenancy with Right of Survivorship
☐ Life Estate ☐ Tenancy by the Entirety
☐ Tenancy in Common ☐ 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):** _____

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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 | \$ |
| M. Other Credits | \$ |
| 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. | \$ |

L5. Homeownership Education and Housing Counseling

Housing counseling and homeownership education programs are offered by independent third parties to help the Borrower understand the rights and responsibilities of homeownership. A list of HUD-approved housing counseling agencies can be found at: www.hud.gov or www.consumerfinance.gov.

Has the Borrower(s) completed homeownership education (group or web-based classes) within the last 12 months? ☐ NO ☐ YES

If YES: (1) **What format was it in:** (Check the most recent) ☐ Attended Workshop in Person ☐ Completed Web-Based Workshop

(2) **Who provided it:**

If a HUD-approved agency, provide Housing Counseling Agency ID # _____

If not a HUD-approved agency, or unsure of HUD approval,
provide name of Housing Counseling Agency _____

(3) **Date of Completion** ____ / ____ mm/yyyy **Borrower Name** _____

Has the Borrower(s) completed housing counseling (customized counselor-to-client services) within the last 12 months? ☐ NO ☐ YES

If YES: (1) **What format was it in:** (Check the most recent) ☐ Face-to-Face ☐ Telephone ☐ Internet

(2) **Who provided it:**

If a HUD-approved agency, provide Housing Counseling Agency ID # _____

If not a HUD-approved agency, or unsure of HUD approval,
provide name of Housing Counseling Agency _____

(3) **Date of Completion** ____ / ____ mm/yyyy **Borrower Name** _____

Borrower Name(s): _____

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