

Please print legibly and use blue or black pen. Incomplete or illegible applications will be returned.

This application is to be completed by the Borrower(s). The Co-Borrower Section and all other Co-Borrower questions must be completed if another person will be jointly obligated with the Borrower on the loan, or the Borrower is relying on income from alimony, child support or separate maintenance or on the income or assets of another person as a basis for repayment of the loan.

I. BORROWER INFORMATION

	Borrower	Co-Borrower
Name		
Social Security Number		
Home Phone (incl. area code)		
Business Phone (incl. area code)		
Date of Birth		
*Marital Status (married, single, divorced, widowed)		
Number of dependents		
Present address (street, city, state, zip code)		
Number of Years at present address		

II. HOUSEHOLD INFORMATION--Names and ages of all members of household (including Borrower and Co-Borrower, if any)

NAME	DATE OF BIRTH	OCCUPATION (if relevant)

III. EMPLOYMENT INFORMATION (if more than 2 members of the household are employed, please provide the information on back)

Please use the back of this page for additional jobs, part or full time, if any.

	Borrower	Co-Borrower
Name and Address of Employer If self employed, please state Self Employed *		
Dates (from-to)		
Position/Title/Type of Business		
Monthly income		
Business Phone (incl. area code)		

*** Self-employed borrower(s) will be required to provide additional documentation such as complete tax returns including all schedules and financial statements. Annual profit and loss statements for the current and previous year.**

IV. Asset Information

Please list checking and savings accounts (all deposits held will be verified, if you intend to use retirement funds as down payment please indicate)

Bank Name _____

Address _____ City _____ State _____ ZIP _____

Account No. _____ Account Type _____

Bank Name _____

Address _____ City _____ State _____ ZIP _____

Account No. _____ Account Type _____

Bank Name _____

Address _____ City _____ State _____ ZIP _____

Account No. _____ Account Type _____

Retirement Account _____

Address _____ City _____ State _____ ZIP _____

Account No. _____ Account Type _____

Can you withdraw funding from your retirement account? _____ Will you use retirement funds as part of your down payment? _____

If yes to this question, what is the amount you will be applying towards your downpayment? _____

Stocks & Bonds (company name/number and description) _____

Other assets (please list all property owned, including automobiles, businesses, etc.) _____

Additional Notes (you may enter any additional information here that you may feel is necessary to your application) _____

VIII. 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 neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish it, under Federal regulations this Lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the above 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.)

National Origin	Borrower	Co-Borrower
I do not wish to furnish this information		
White		
Black/African American		
Asian		
American Indian/Alaskan Native		
Native Hawaiian/ Other Pacific islander		
American Indian /Alaskan Native & White		
Asian & White		
Black/African American & White		
American Indian/Alaskan Native & Black/ African American		
Other Multi Racial		
Hispanic		

Sex:

	<u>Borrower</u>	<u>Co-Borrower</u>
Male	<input type="checkbox"/>	<input type="checkbox"/>
Female	<input type="checkbox"/>	<input type="checkbox"/>

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 provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's signature _____ *Date* _____

Co-Borrower's signature _____ *Date* _____