

PERSONAL FINANCIAL STATEMENT

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 will not be used as a basis for loan qualification, but his or her liabilities must be considered because the 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.

I. TYPE OF MORTGAGE AND TERMS OF LOAN					
Mortgage Applied for: <input type="checkbox"/> V.A <input type="checkbox"/> Conventional <input type="checkbox"/> Other: Commercial			Agency Case Number		Lender Case Number
Amount \$			Interest Rate %	No. of Months	Amortization Type: <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): <input type="checkbox"/> GPM <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"/> Construction <input type="checkbox"/> Other (explain): <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent			Property will be: <input type="checkbox"/> Investment <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Primary Residence		
Complete this line if Construction or Construction-permanent loan.					
Year Lot Acquired	Original Cost \$	Amount Existing Liens \$	(a) Present Value of Lot \$	(b) Cost of Improvements \$	Total (a+b) \$
Complete this line if this is a refinance loan.					
Year Acquired	Original Cost \$	Amount Existing Liens \$	Purpose of Refinance Debt Consolidate	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: <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
Source of down payment, settlement charges and/or subordinate financing (explain)					
Borrower		III. BORROWER INFORMATION		Co-Borrower	
Borrower's Name (include Jr. or Sr. if applicable)			Co-Borrower's Name (include Jr. or Sr. if applicable)		
Social Security Number		Driver's License (Passport, Alien I.D.)		Social Security Number	
Date of Birth (mm/dd/yy)		Home Phone (incl. area code)	Years of School	Date of Birth (mm/dd/yy)	
Home Phone (incl. area code)		Years of School		Home Phone (incl. area code)	
Years of School		Dependents (not listed by Co-Borrower) No. 0 Ages		Dependents (not listed by Borrower) No. 0 Ages	
Present Address (street, city, state, zip)		<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> No. Yrs.		Present Address (street, city, state, zip)	
				<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> No. Yrs.	
If residing at present address for less than two years, complete the following:					
Former Address (street, city, state, zip)			Former Address (street, city, state, zip)		
<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> No. Yrs.			<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> No. Yrs.		
Former Address (street, city, state, zip)			Former Address (street, city, state, zip)		
<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> No. Yrs.			<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> No. Yrs.		
Borrower		IV. EMPLOYMENT INFORMATION		Co-Borrower	
Name and Address of Employer <input type="checkbox"/> Self Employed		Yrs. on this job	Name and 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:					
Name and Address of Employer <input type="checkbox"/> Self Employed		Dates (from-to)	Name and 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 and Address of Employer <input type="checkbox"/> Self Employed		Dates (from-to)	Name and 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.

	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 spouse, this Statement and supporting schedules must be completed about that spouse also. Completed Jointly Not Jointly

ASSETS Description	Cash or Market Value	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.			
Cash deposit toward purchase held by:	\$				
List checking and savings accounts below		LIABILITIES	Monthly Payment & Mos. Left to pay	Unpaid Balance	Account No.
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Mos.	\$	
Acct. No.	\$				
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Mos.	\$	
Acct. No.	\$				
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Mos.	\$	
Acct. No.	\$				
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Mos.	\$	
Acct. No.	\$				
Stocks & Bonds (Company name/number & description)	\$	Name and address of Company	\$ Payment/Mos.	\$	
Life insurance net cash value Face amount:	\$	Name and address of Company	\$ Payment/Mos.	\$	
Subtotal Liquid Assets	\$				
Real Estate owned (enter market value from schedule of real estate owned)	\$	Name and address of Company	\$ Payment/Mos.	\$	
Vested interest in retirement fund	\$				
Net worth of business(es) owned (attach financial statement)	\$	Name and address of Company	\$ Payment/Mos.	\$	
Automobiles owned (make and year)	\$			\$	
Other Assets (itemize)	\$	Alimony/Child Support/Separate Maintenance Payments Owed to:	\$		
		Total Monthly Payments	\$		
a. Total Assets	\$	Net Worth (a - b)	\$	b. Total Liabilities	\$

VI. ASSETS AND LIABILITIES (Con't.)

Schedule of Real Estate Owned (if additional properties are owned, use continuation sheet)

Property Address (enter S = Sold, PS = Pending Sale, or is it rental being held for income)	Type of Property	Present Market Value	Amount of Mortgage & 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 names(s) and account number(s):

Alternative Name	Creditor Name	Account Number

VI. DETAILS OF TRANSACTION		VIII. DECLARATIONS			
A. Purchase price		If you answer "Yes" to any questions A through I, please use continuation sheet for explanation.		Borrower	Co-Borrower
B. Alterations, improvements, repairs		Yes	No	Yes	No
C. Land (if acquired separately)		A. Are there any outstanding judgements against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D. Refinance (incl. In debts to be paid off)		B. Have you declared bankruptcy within the past 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
E. Estimated prepaid items		C. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
F. Estimated closing costs		D. Are you a party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
G. PMI, MIP, Funding Fee paid in cash		E. Have you directly or indirectly been obligate on any loan, which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgement? (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.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
H. Discount (if Borrower will pay)		F. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes", give details as described in the preceeding question.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I. Total costs (add items A through H)		G. Are you obligate to pay alimony, child support or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
J. Subordinate financing		H. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
K. Borrower's closing costs paid by Seller		I. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
L. Other Credits (explain)		J. Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
M. Loan amount (exclude PMI, MIP, Funding Fee financed)		K. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
N. PMI, MIP, Funding Fee financed		L. Do you intend to occupy the property as your primary residence? If "Yes", complete question below.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
O. Loan amount (add M & N)		M. Have you had an ownership interest in a property in the last 3 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
P. Cash to or from borrower (Subtract J, K, L and O from I)		(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 – solely 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 herein; (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 mortgage loan; (5) the property will be occupied as indicated herein; (6) any owner or servicer of the Loan may verify or re-verify any information contained in the application from any source named in this application, and Lender, its successors or assigns may retain the original and/or an electronic record of this application, even if the Loan is not 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 the application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event my payments on the Loan become delinquent, the owner or servicer of the Loan 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 credit 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.

Borrower's Signature	Date	Co-Borrower's Signature	Date
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FOR OFFICE USE ONLY:

This application was taken by: <input type="checkbox"/> in person <input type="checkbox"/> by mail <input type="checkbox"/> by telephone <input type="checkbox"/> Internet	Loan Officer's name (print or type):		
	Loan Officer's signature		Date
	Loan Officer's phone number (incl. area code)		

LOAN APPLICATION CONTINUATION SHEET

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:

Real Estate Owned Schedule (cont.)

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: