

# AITKIN COUNTY



## Septic System Replacement Loans

**Aitkin County Environmental Services  
Has obtained grant funds to help protect the water quality  
In Aitkin County.**

**This money is available to upgrade substandard or  
Failing septic systems.**

### Loan Information

- **Interest rate for the Septic Loan is 4%**
  - **Payback Period on the loan can be up to 10 years\***
- \*depends on the loan amount

This program is being sponsored by:  
Security State Bank  
Aitkin County Soil and Water Conservation District  
Department of Agriculture  
Minnesota Pollution Control Agency  
Aitkin County

**AITKIN COUNTY ENVIRONMENTAL SERVICES**  
**307 SECOND STREET NW – ROOM 219**  
**AITKIN, MN 56431**  
**PHONE: (218) 927-7342**

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**Thank you** for your inquiry into the low interest loan money available through the Department of Agriculture Best Management Practice. Enclosed is the information and available paperwork to get you started on your septic system upgrade. These low interest loans are secured by a real estate mortgage on your property.

**STEPS**

1. The first step is to contact a licensed SSTS Designer to conduct a site visit and to prepare a septic system design proposal. The design is then submitted to the Planning and Zoning Office whom will review the proposal to determine whether or not it meets minimum requirements.
  - Once the County approves the design, a permit can be issued. The 2023 Fee Schedule is: Drainfield/Bed = \$300.00 and Mound/At-Grade = \$350.00
2. The second step is to get two estimates of cost from septic installers to install the designed system. With the estimates, you will also need to ask the installers to write down the estimated timelines for installation.
3. The third step is to bring the two estimates of cost, the septic system design, the Certificate of Eligibility and the top half of the Lender Pre-approval form to the Aitkin County Planning and Zoning Office.
4. The fourth step is to complete the loan application form supplied by Security State Bank, the lending institution for this project. Loan funds are limited to the project cost and septic system design fee and permit fees. Real estate closing costs must be paid out-of-pocket. The bank needs the following pieces of information:
  - ✓ Completed loan application.
  - ✓ Certificate of Eligibility (found in this packet)
  - ✓ Lender Pre-approval Form (found in this packet)

You will take all of this information, along with your loan application over to Security State Bank where the bank will review the application and if possible, approve the loan. Once the loan has been approved and the permit has been issued, you can begin installation.

It is the responsibility of the contractor and/or homeowner to apply for the permit. It is also that person's responsibility to contact the County at least 24 hours in advance to request an inspection of the septic system. All septic installations are inspected by the County staff. To request an inspection, please contact Aitkin County Planning and Zoning at 218-927-7342. After the inspection and after you submit the final bill to the Planning and Zoning Office, a Certificate of Completion will be issued, which you then take back to the bank. The bank will complete the loan processing using that information. Release of funds should occur in approximately two to four weeks.



**DEPARTMENT OF AGRICULTURE**

Minnesota Department of Agriculture  
625 Robert St. N., St. Paul, MN 55155-6120

[www.mda.state.mn.us/agbmaploans](http://www.mda.state.mn.us/agbmaploans)

Agricultural Best Management Practices Loan Program 651-201-6618 Fax: 651-201-6109 email: [AgBMP.Loans@state.mn.us](mailto:AgBMP.Loans@state.mn.us)

**AgBMP LOAN APPLICATION**

County: Aitkin

(Required for all applications) Borrower Information: <sup>(One)</sup> First Name: \_\_\_\_\_

<sup>(One)</sup> Last Name: \_\_\_\_\_

<sup>(optional)</sup> Company: \_\_\_\_\_

Street Address: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_

Zip: \_\_\_\_\_

Telephone: \_\_\_\_\_

Project Information: On a Farm:  Non-Farm:

*If using PLS, write in T/R/S and mark where the project or practice is on the Section Map. Or fill in a Latitude and Longitude of a point on the property near the project or practice. (Please get us within a few acres of where the project or practice resides if you can.)*

Brief description of what will be purchased or constructed and how it helps water quality; \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**Well Eligibility** Does this project implement Drinking Water Standards?   
 Does this project eliminate Groundwater Pollution?

Is this application for a city, town, or other municipality?  
 Is this application for a facility with an Industrial Waste Permit?

**PLS**

Township #: \_\_\_\_\_

Range: \_\_\_\_\_

Section: \_\_\_\_\_

OR

Latitude: \_\_\_\_\_ Longitude: \_\_\_\_\_

OR

Pin or Parcel #: \_\_\_\_\_

**LOCAL GOVERNMENT APPROVAL**

(If Pin or Parcel # is used no punctuation marks, county code, or spaces allowed.)

<b>Approved Loan Amount</b>		\$ _____	
<b>Estimated Total Project Cost (all sources)</b>		\$ _____	
<b>Animal Units</b> (Feedlot improvements or manure handling equipment for facilities > 1000 AU that are not in the Mississippi watershed are ineligible)	<b>Beginning:</b>	<b>Ending:</b>	
<b>Primary Livestock</b>	<input type="checkbox"/> Dairy	<input type="checkbox"/> Beef	<input type="checkbox"/> Swine <input type="checkbox"/> Other:
<b>Primary Crops:</b> Selection 1	Selection 2	Conservation Tillage Acres AFTER Project:	Total Acres Farmed:
<b>Approval Expiration and Other Restrictions</b>			

Project Approved by: \_\_\_\_\_ Date: \_\_\_\_\_

Project Completion Certified by (OPTIONAL): \_\_\_\_\_ Date: \_\_\_\_\_

(LCU's please email this fillable PDF form to the borrowers chosen lender.)

(Most lender contact e-mails address can be found on the AgBMP mapping tool; click LENDER CONTACTS LIST to find your lender email)

**LENDER INFORMATION & LOAN TERMS**

<b>AgBMP Loan Request</b>	\$ _____	<b>Check if Local Revolving Funds are used:</b> <input type="checkbox"/> <i>Funds will not be disbursed if checked.</i>	
(Optional) Additional Request #	\$ _____	Initials: _____	Date: _____
<b>Number of payments per year:</b>	_____		
<b>Total Number of Payments:</b>	_____		
<b>Interest rate (if other 3%):</b>	_____ %	(Optional) Balloon Payment Date: _____	
<b>Lender Organization Name</b>	Aitkin County		
<b>Lender Address</b>	_____		
<b>Lender Signature:</b>	Date: _____		

Attach copies of the invoices provided by the borrower that support the request for disbursement.

Please Email fillable PDF and Attachments to: [AgBMP.Loans@state.mn.us](mailto:AgBMP.Loans@state.mn.us)

## Borrower Information:

**Name:** Enter the borrower's name (required). Only the first individual will be recorded with the MDA as the loan recipient. This information is for ease of identifying any specific loan and may be different than shown on legal loan documents. The name should be a person, even if the loan is issued to a partnership or corporation.

**Company:** Enter the company name of the borrower if applicable. This is an optional field.

**911 Address:** The address of the borrower or project. This address should be the established 911 address of the loan recipient or the project, not a PO Box. If an individual has multiple addresses, list the address closest to the project.

**City, State, Zip Code, Telephone:** Enter the city and zip code for the borrower's listed 911 address. Telephone is for LGU convenience.

## Project Information:

Mark the "On a Farm" box if the project is related to a farm operation. Mark the "Non-Farm" if it is not associated with a farm operation. A farm is any operation reporting farm income on their tax form. The borrower does not need to prove farm income. For example, a septic system on a farm should be marked "On a Farm", even if it is not an agricultural practice.

If the borrower is a city, town, or other municipality; or if it holds an industrial waste permit, check the appropriate box.

**Brief Description:** Enter a brief description of the project, less than 4 lines. Describe the project in relation to water quality, for example, "Air seeder to reduce erosion", "feedlot roof structure to control runoff", "replacement septic system to protect water quality", "replace non-compliant well".

Check the appropriate box if the project qualifies because it may be a pollution source or if it violates drinking water standards.

**PLS / Township – Range – Section:** List the township, range, and section number (required), not the name of the township. For example, Township 101, Range 16, Section 19, not "Adams Township". List only one T/R/S coordinate per project.

**Ten Acre Location:** Mark on the Section map with an "X" the location of the project (required). All locations are recorded as POINT locations; therefore, marking multiple locations cannot be entered. In order of preference, please mark: the actual project location, the farm or home site of the owner of the project, the center of an area representing the project.

**Latitude & Longitude:** You may enter the Latitude & Longitude instead of TRS location. You do not need both.

**Borrower Signature:** The borrower may sign the document; however, their signature is optional on this form.

## Local Government Approval:

Enter the Maximum Approved amount for the loan in the appropriate category. This value may overestimate the actual cost of the project. If the actual cost of the project exceeds the maximum approved amount, the borrower or lender must ask for an increase in the approved amount. Such changes can be indicated by entering and initialing the change by the LGU. The AgBMP program does not required bids or quotes for project approval; however the LGU may. If left blank, the maximum amount is \$200,000.

The LGU may also indicate the Expiration Date of the project's approval. On the "Other Restrictions" line, LGU can list any other limitations or requirements.

## Farm Operation Information:

Enter the number of Animal Units (required for manure management and feedlot projects) in the appropriate box. The number must be less than 1000. Enter the Primary type of Production, the type of crop (corn, wheat, etc.) or the type of livestock (dairy, hogs, custom applicator). Enter the estimated amount of Conservation Tillage Acreage after the practice is complete and the total of all Farm Acres.

**Project Approval:** A person authorized by the LGU to approve projects must sign the Project Approval line (required).

## Completion Certification:

Once the project is complete, the LGU should sign on this line; however it is NOT required for processing. The project does not need to be complete before funds are disbursed. Funds can be disbursed based on a quote or estimate if the LGU certifies the project is complete by signing on this line.

## Lender Information & Loan Terms:

Enter the amount of the request. This may be UP TO the maximum approved by LGU. The lender must indicate if locally held revolving funds will be used by selecting the "Local Revolving Funds" box (required if revolving funds are used).

An optional Additional Request Line is available for multiple requests. Enter the sequential number (2,3,4) and amount of the additional request.

The lender must report the Number of Payments per Year (required) and the Total Number of Payments for the loan (required). Enter the interest rate if it is different than 3%. If the loan has a Balloon payment, give the expected date of the Balloon Payment.

The lender must identify the lending organization's name and address receiving the funds (required).

An appropriate lender representative must sign the form (required).

Submit bills, invoices, or receipts equal to or exceeding the amount requested (required).

## Submitting Form:

This application form may be emailed, faxed, or mailed to the AgBMP Loan Program at the address shown.

**AITKIN COUNTY AND THE DEPARTMENT OF AGRICULTURE  
BEST MANAGEMENT PRACTICES  
PROJECT ELIGIBILITY CERTIFICATION**

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**Applicant Must be Property Owner**

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Please print \_\_\_\_\_, \_\_\_\_\_  
(Last Name) (First)

**Mailing Address**

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\_\_\_\_\_, \_\_\_\_\_  
(Street Address or PO Box #) (City)

**Property Address – If different from Mailing Address**

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\_\_\_\_\_, \_\_\_\_\_  
(Street Address or PO Box #) (City)

**Daytime Telephone Number** ( \_\_\_\_\_ ) \_\_\_\_\_

**Legal Description:**

\_\_\_\_\_ Section \_\_\_\_\_ Township \_\_\_\_\_ Range \_\_\_\_\_ Township Name \_\_\_\_\_

**Parcel Number:** \_\_\_\_\_ **Are Property Taxes Current?** \_\_\_\_\_

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List the construction to be done and the estimated cost involved.

Name and Address of Contractor: \_\_\_\_\_

State MPCA License Number: \_\_\_\_\_

Item	Est. Cost	Est. Completion Date
_____	_____	_____
_____	_____	_____

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**Total Cost of Activity**

**Certification by Administrator of Best Management Practices**

This form certifies that the proposed activity meets a priority need identified in the Aitkin County Clean Water Partnership applicable guidelines, and is in compliance with accepted standards, specifications, or criteria.

Project Representative: \_\_\_\_\_ Date: \_\_\_\_\_

Applicant: \_\_\_\_\_ Date: \_\_\_\_\_

**AITKIN COUNTY  
DEPARTMENT OF AGRICULTURE  
BEST MANAGEMENT LOAN PROGRAM  
LENDER PRE-APPROVAL FORM**

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Applicant: \_\_\_\_\_  
(Last Name) (First Name) (Middle Initial)

Address: \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_  
(Street Address or PO Box #) (City) (Zip Code)

Description of Project: \_\_\_\_\_  
\_\_\_\_\_

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Legal Description of Property: \_\_\_\_\_  
Section Township Range

Parcel Number: \_\_\_\_\_

Estimated Cost of Improvements: \$ \_\_\_\_\_ Attach Estimate

Estimated Loan Requested: \$ \_\_\_\_\_

Estimated Completion Date: \_\_\_\_\_

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The undersigned Origination lender agrees to approve a loan to the above applicant from the Department of Agriculture Best Management Practices program of an amount not to exceed: \$ \_\_\_\_\_. Approval shall expire on \_\_\_\_\_. Construction must be approved and inspected by the County and request for payment submitted to the Originating Lender prior to the loan approval expiration date. Please return this completed, signed form with your application to the Aitkin County Environmental Services Department, Aitkin, MN.

**Security State Bank**

Name of Lending Institution

\_\_\_\_\_  
Originating Lenders Signature

\_\_\_\_\_  
Date



## Uniform Residential Loan Application

**Verify and complete the information on this application.** If you are applying for this loan with others, each additional Borrower must provide information as directed by your Lender.

**Section 1: Borrower Information.** This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

### 1a. Personal Information

<p><b>Name</b> (First, Middle, Last, Suffix) _____</p> <p><b>Alternate Names</b> – List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix) _____</p>	<p><b>Social Security Number</b> _____ – _____ – _____                  (or Individual Taxpayer Identification Number)</p> <p><b>Date of Birth</b> (mm/dd/yyyy) _____ / _____ / _____</p> <p><b>Citizenship</b></p> <p><input type="radio"/> U.S. Citizen</p> <p><input type="radio"/> Permanent Resident Alien</p> <p><input type="radio"/> Non-Permanent Resident Alien</p>
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<p><b>Type of Credit</b></p> <p><input type="radio"/> I am applying for <b>individual credit</b>.</p> <p><input type="radio"/> I am applying for <b>joint credit</b>. Total Number of Borrowers: _____                  Each Borrower intends to apply for joint credit. <b>Your initials:</b> _____</p>	<p><b>List Name(s) of Other Borrower(s) Applying for this Loan</b>                  (First, Middle, Last, Suffix) – Use a separator between names _____</p>
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<p><b>Marital Status</b></p> <p><input type="radio"/> Married</p> <p><input type="radio"/> Separated</p> <p><input type="radio"/> Unmarried                  (Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)</p>	<p><b>Dependents</b> (not listed by another Borrower)</p> <p>Number _____</p> <p>Ages _____</p>	<p><b>Contact Information</b></p> <p><b>Home Phone</b> (____) _____ – _____</p> <p><b>Cell Phone</b> (____) _____ – _____</p> <p><b>Work Phone</b> (____) _____ – _____ <b>Ext.</b> _____</p> <p><b>Email</b> _____</p>
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**Current Address**

Street \_\_\_\_\_ Unit # \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

How Long at Current Address? \_\_\_\_ Years \_\_\_\_ Months **Housing**  No primary housing expense  Own  Rent (\$ \_\_\_\_\_ /month)

**If at Current Address for LESS than 2 years, list Former Address**  Does not apply

Street \_\_\_\_\_ Unit # \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

How Long at Former Address? \_\_\_\_ Years \_\_\_\_ Months **Housing**  No primary housing expense  Own  Rent (\$ \_\_\_\_\_ /month)

**Mailing Address** – if different from Current Address  Does not apply

Street \_\_\_\_\_ Unit # \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

### 1b. Current Employment/Self-Employment and Income

Does not apply

<p><b>Employer or Business Name</b> _____ Phone (____) _____ – _____</p> <p>Street _____ Unit # _____</p> <p>City _____ State _____ ZIP _____ Country _____</p>	<p><b>Gross Monthly Income</b></p> <p>Base \$ _____ /month</p> <p>Overtime \$ _____ /month</p> <p>Bonus \$ _____ /month</p> <p>Commission \$ _____ /month</p> <p>Military Entitlements \$ _____ /month</p> <p>Other \$ _____ /month</p> <p><b>TOTAL \$</b> _____ <b>0.00/month</b></p>
<p><b>Position or Title</b> _____</p> <p><b>Start Date</b> ____ / ____ / ____ (mm/dd/yyyy)</p> <p>How long in this line of work? ____ Years ____ Months</p>	<p><b>Check if this statement applies:</b></p> <p><input type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to the transaction.</p>
<p><input type="checkbox"/> <b>Check if you are the Business Owner or Self-Employed</b></p> <p><input type="radio"/> I have an ownership share of less than 25%. <b>Monthly Income (or Loss)</b> \$ _____</p> <p><input type="radio"/> I have an ownership share of 25% or more. \$ _____</p>	



**1c. IF APPLICABLE, Complete Information for Additional Employment/Self-Employment and Income**

Does not apply

Employer or Business Name \_\_\_\_\_ Phone (\_\_\_\_) \_\_\_\_ - \_\_\_\_  
 Street \_\_\_\_\_ Unit # \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

**Gross Monthly Income**  
 Base \$ \_\_\_\_\_ /month  
 Overtime \$ \_\_\_\_\_ /month  
 Bonus \$ \_\_\_\_\_ /month  
 Commission \$ \_\_\_\_\_ /month  
 Military Entitlements \$ \_\_\_\_\_ /month  
 Other \$ \_\_\_\_\_ /month  
**TOTAL \$ \_\_\_\_\_ 0.00/month**

**Position or Title** \_\_\_\_\_  
**Start Date** \_\_\_\_ / \_\_\_\_ / \_\_\_\_ (mm/dd/yyyy)  
 How long in this line of work? \_\_\_\_ Years \_\_\_\_ Months

**Check if this statement applies:**  
 I am employed by a family member, property seller, real estate agent, or other party to the transaction.

**Check if you are the Business Owner or Self-Employed**  I have an ownership share of less than 25%. **Monthly Income (or Loss)**  
 I have an ownership share of 25% or more. \$ \_\_\_\_\_

**1d. IF APPLICABLE, Complete Information for Previous Employment/Self-Employment and Income**

Does not apply

Provide at least 2 years of current and previous employment and income.

Employer or Business Name \_\_\_\_\_  
 Street \_\_\_\_\_ Unit # \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

**Previous Gross Monthly Income \$ \_\_\_\_\_ /month**

**Position or Title** \_\_\_\_\_  
**Start Date** \_\_\_\_ / \_\_\_\_ / \_\_\_\_ (mm/dd/yyyy)  
**End Date** \_\_\_\_ / \_\_\_\_ / \_\_\_\_ (mm/dd/yyyy)

**Check if you were the Business Owner or Self-Employed**

**1e. Income from Other Sources**

Does not apply

Include income from other sources below. Under Income Source, choose from the sources listed here:

- Alimony
- Child Support
- Interest and Dividends
- Notes Receivable
- Royalty Payments
- Unemployment Benefits
- Automobile Allowance
- Disability
- Mortgage Credit Certificate
- Public Assistance
- Separate Maintenance
- VA Compensation
- Boarder Income
- Foster Care
- Mortgage Differential
- Retirement (e.g., Pension, IRA)
- Social Security
- Trust
- Other
- Capital Gains
- Housing or Parsonage Payments

**NOTE:** Reveal alimony, child support, separate maintenance, or other income ONLY IF you want it considered in determining your qualification for this loan.

Income Source – use list above	Monthly Income
	\$
	\$
	\$
<b>Provide TOTAL Amount Here</b>	<b>\$ 0.00</b>

**Section 2: Financial Information — Assets and Liabilities.** This section asks about things you own that are worth money and that you want considered to qualify for this loan. It then asks about your liabilities (or debts) that you pay each month, such as credit cards, alimony, or other expenses.

**2a. Assets – Bank Accounts, Retirement, and Other Accounts You Have**

Include all accounts below. Under Account Type, choose from the types listed here:

- Checking
- Savings
- Money Market
- Certificate of Deposit
- Mutual Fund
- Stocks
- Stock Options
- Bonds
- Retirement (e.g., 401k, IRA)
- Bridge Loan Proceeds
- Individual Development Account
- Trust Account
- Cash Value of Life Insurance (used for the transaction)

Account Type – use list above	Financial Institution	Account Number	Cash or Market Value
			\$
			\$
			\$
			\$
			\$
<b>Provide TOTAL Amount Here</b>			<b>\$ 0.00</b>

**2b. Other Assets and Credits You Have**  Does not apply

Include all other assets and credits below. Under Asset or Credit Type, choose from the types listed here:

- |  |                                       |  |   |
|--|---------------------------------------|--|---|
| <b>Assets</b><br>• Proceeds from Real Estate Property to be sold on or before closing<br>• Proceeds from Sale of Non-Real Estate Asset<br>• Secured Borrowed Funds | • Unsecured Borrowed Funds<br>• Other | <b>Credits</b><br>• Earnest Money<br>• Employer Assistance<br>• Lot Equity | • Relocation Funds<br>• Rent Credit<br>• Sweat Equity<br>• Trade Equity |
|--|---------------------------------------|--|---|

Asset or Credit Type – use list above	Cash or Market Value	
	\$	
	\$	
	\$	
	\$	
<b>Provide TOTAL Amount Here</b>		<b>\$ 0.00</b>

**2c. Liabilities – Credit Cards, Other Debts, and Leases that You Owe**  Does not apply

List all liabilities below (except real estate) and include deferred payments. Under Account Type, choose from the types listed here:

- Revolving (e.g., credit cards)
- Installment (e.g., car, student, personal loans)
- Open 30-Day (balance paid monthly)
- Lease (not real estate)
- Other

Account Type – use list above	Company Name	Account Number	Unpaid Balance	To be paid off at or before closing	Monthly Payment
			\$	<input type="checkbox"/>	\$
			\$	<input type="checkbox"/>	\$
			\$	<input type="checkbox"/>	\$
			\$	<input type="checkbox"/>	\$
			\$	<input type="checkbox"/>	\$

**2d. Other Liabilities and Expenses**  Does not apply

Include all other liabilities and expenses below. Choose from the types listed here:

- Alimony
- Child Support
- Separate Maintenance
- Job Related Expenses
- Other

	Monthly Payment
	\$
	\$
	\$

**Borrower Name:** \_\_\_\_\_  
 Uniform Residential Loan Application  
 Freddie Mac Form 65 • Fannie Mae Form 1003  
 Effective 1/2021

**Section 3: Financial Information — Real Estate.** This section asks you to list all properties you currently own and what you owe on them.  *I do not own any real estate*

**3a. Property You Own**

If you are refinancing, list the property you are refinancing FIRST.

Address Street \_\_\_\_\_ Unit # \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. if not included in Monthly Mortgage Payment	For 2-4 Unit Primary or Investment Property	
				Monthly Rental Income	For LENDER to calculate: Net Monthly Rental Income
\$ _____			\$ _____	\$ _____	\$ _____

Mortgage Loans on this Property  *Does not apply*

Creditor Name	Account Number	Monthly Mortgage Payment	Unpaid Balance	To be paid off at or before closing	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit (if applicable)
		\$ _____	\$ _____	<input type="checkbox"/>		\$ _____
		\$ _____	\$ _____	<input type="checkbox"/>		\$ _____

**3b. IF APPLICABLE, Complete Information for Additional Property**

*Does not apply*

Address Street \_\_\_\_\_ Unit # \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. if not included in Monthly Mortgage Payment	For 2-4 Unit Primary or Investment Property	
				Monthly Rental Income	For LENDER to calculate: Net Monthly Rental Income
\$ _____			\$ _____	\$ _____	\$ _____

Mortgage Loans on this Property  *Does not apply*

Creditor Name	Account Number	Monthly Mortgage Payment	Unpaid Balance	To be paid off at or before closing	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit (if applicable)
		\$ _____	\$ _____	<input type="checkbox"/>		\$ _____
		\$ _____	\$ _____	<input type="checkbox"/>		\$ _____

**3c. IF APPLICABLE, Complete Information for Additional Property**

*Does not apply*

Address Street \_\_\_\_\_ Unit # \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. if not included in Monthly Mortgage Payment	For 2-4 Unit Primary or Investment Property	
				Monthly Rental Income	For LENDER to calculate: Net Monthly Rental Income
\$ _____			\$ _____	\$ _____	\$ _____

Mortgage Loans on this Property  *Does not apply*

Creditor Name	Account Number	Monthly Mortgage Payment	Unpaid Balance	To be paid off at or before closing	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit (if applicable)
		\$ _____	\$ _____	<input type="checkbox"/>		\$ _____
		\$ _____	\$ _____	<input type="checkbox"/>		\$ _____

**Borrower Name:** \_\_\_\_\_

**Section 4: Loan and Property Information.** This section asks about the loan's purpose and the property you want to purchase or refinance.

**4a. Loan and Property Information**

**Loan Amount** \$ \_\_\_\_\_ **Loan Purpose**  Purchase  Refinance  Other (specify) \_\_\_\_\_  
**Property Address** Street \_\_\_\_\_ Unit # \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ County \_\_\_\_\_  
 Number of Units \_\_\_\_\_ **Property Value** \$ \_\_\_\_\_  
**Occupancy**  Primary Residence  Second Home  Investment Property **FHA Secondary Residence**   
**1. Mixed-Use Property.** If you will occupy the property, will you set aside space within the property to operate your own business? (e.g., daycare facility, medical office, beauty/barber shop)  NO  YES  
**2. Manufactured Home.** Is the property a manufactured home? (e.g., a factory built dwelling built on a permanent chassis)  NO  YES

**4b. Other New Mortgage Loans on the Property You are Buying or Refinancing**  Does not apply

Creditor Name	Lien Type	Monthly Payment	Loan Amount/ Amount to be Drawn	Credit Limit (if applicable)
	<input type="radio"/> First Lien <input type="radio"/> Subordinate Lien	\$ _____	\$ _____	\$ _____
	<input type="radio"/> First Lien <input type="radio"/> Subordinate Lien	\$ _____	\$ _____	\$ _____

**4c. Rental Income on the Property You Want to Purchase** **For Purchase Only**  Does not apply

Complete if the property is a 2-4 Unit Primary Residence or an Investment Property	Amount
Expected Monthly Rental Income	\$ _____
<b>For LENDER to calculate:</b> Expected Net Monthly Rental Income	\$ _____

**4d. Gifts or Grants You Have Been Given or Will Receive for this Loan**  Does not apply

**Include all gifts and grants below. Under Source, choose from the sources listed here:**

- Community Nonprofit    • Federal Agency    • Relative    • State Agency    • Lender
- Employer    • Local Agency    • Religious Nonprofit    • Unmarried Partner    • Other

Asset Type: Cash Gift, Gift of Equity, Grant	Deposited/Not Deposited	Source – use list above	Cash or Market Value
	<input type="radio"/> Deposited <input type="radio"/> Not Deposited		\$ _____
	<input type="radio"/> Deposited <input type="radio"/> Not Deposited		\$ _____

**Section 5: Declarations.** This section asks you specific questions about the property, your funding, and your past financial history.

**5a. About this Property and Your Money for this Loan**

<p><b>A.</b> Will you occupy the property as your primary residence?          If YES, have you had an ownership interest in another property in the last three years?          If YES, complete (1) and (2) below:          (1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)?          (2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?</p>	<p><input type="radio"/> NO <input type="radio"/> YES  <input type="radio"/> NO <input type="radio"/> YES      </p>
<p><b>B.</b> If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p><b>C.</b> Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application?          If YES, what is the amount of this money?</p>	<p><input type="radio"/> NO <input type="radio"/> YES          \$ _____</p>
<p><b>D.</b> 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application?          2. Have you or will you be applying for any new credit (e.g., installment loan, credit card, etc.) on or before closing this loan that is not disclosed on this application?</p>	<p><input type="radio"/> NO <input type="radio"/> YES  <input type="radio"/> NO <input type="radio"/> YES</p>
<p><b>E.</b> Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., the Property Assessed Clean Energy Program)?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>

**5b. About Your Finances**

<p><b>F.</b> Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p><b>G.</b> Are there any outstanding judgments against you?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p><b>H.</b> Are you currently delinquent or in default on a Federal debt?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p><b>I.</b> Are you a party to a lawsuit in which you potentially have any personal financial liability?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p><b>J.</b> Have you conveyed title to any property in lieu of foreclosure in the past 7 years?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p><b>K.</b> Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p><b>L.</b> Have you had property foreclosed upon in the last 7 years?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p><b>M.</b> Have you declared bankruptcy within the past 7 years?          If YES, identify the type(s) of bankruptcy:    <input type="checkbox"/> Chapter 7    <input type="checkbox"/> Chapter 11    <input type="checkbox"/> Chapter 12    <input type="checkbox"/> Chapter 13</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>

**Section 6: Acknowledgments and Agreements.** This section tells you about your legal obligations when you sign this application.

**Acknowledgments and Agreements**

**Definitions:**

- "Lender" includes the Lender's agents, service providers, and any of their successors and assigns.
- "Other Loan Participants" includes (i) any actual or potential owners of a loan resulting from this application (the "Loan"), (ii) acquirers of any beneficial or other interest in the Loan, (iii) any mortgage insurer, (iv) any guarantor, (v) any servicer of the Loan, and (vi) any of these parties' service providers, successors or assigns.

**I agree to, acknowledge, and represent the following:**

**(1) The Complete Information for this Application**

- The information I have provided in this application is true, accurate, and complete as of the date I signed this application.
- If the information I submitted changes or I have new information before closing of the Loan, I must change and supplement this application, including providing any updated/supplemented real estate sales contract.
- For purchase transactions: The terms and conditions of any real estate sales contract signed by me in connection with this application are true, accurate, and complete to the best of my knowledge and belief. I have not entered into any other agreement, written or oral, in connection with this real estate transaction.
- The Lender and Other Loan Participants may rely on the information contained in the application before and after closing of the Loan.
- Any intentional or negligent misrepresentation of information may result in the imposition of:
  - (a) civil liability on me, including monetary damages, if a person suffers any loss because the person relied on any misrepresentation that I have made on this application, and/or
  - (b) criminal penalties on me including, but not limited to, fine or imprisonment or both under the provisions of Federal law (18 U.S.C. §§ 1001 *et seq.*).

**(2) The Property's Security**

The Loan I have applied for in this application will be secured by a mortgage or deed of trust which provides the Lender a security interest in the property described in this application.

**(3) The Property's Appraisal, Value, and Condition**

- Any appraisal or value of the property obtained by the Lender is for use by the Lender and Other Loan Participants.
- The Lender and Other Loan Participants have not made any representation or warranty, express or implied, to me about the property, its condition, or its value.

**(4) Electronic Records and Signatures**

- The Lender and Other Loan Participants may keep any paper record and/or electronic record of this application, whether or not the Loan is approved.

- If this application is created as (or converted into) an "electronic application", I consent to the use of "electronic records" and "electronic signatures" as the terms are defined in and governed by applicable Federal and/or state electronic transactions laws.
- I intend to sign and have signed this application either using my:
  - (a) electronic signature; or
  - (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.
- I agree that the application, if delivered or transmitted to the Lender or Other Loan Participants as an electronic record with my electronic signature, will be as effective and enforceable as a paper application signed by me in writing.

**(5) Delinquency**

- The Lender and Other Loan Participants may report information about my account to credit bureaus. Late payments, missed payments, or other defaults on my account may be reflected in my credit report and will likely affect my credit score.
- If I have trouble making my payments I understand that I may contact a HUD-approved housing counseling organization for advice about actions I can take to meet my mortgage obligations.

**(6) Authorization for Use and Sharing of Information**

By signing below, in addition to the representations and agreements made above, I expressly authorize the Lender and Other Loan Participants to obtain, use, and share with each other (i) the loan application and related loan information and documentation, (ii) a consumer credit report on me, and (iii) my tax return information, as necessary to perform the actions listed below, for so long as they have an interest in my loan or its servicing:

- (a) process and underwrite my loan;
- (b) verify any data contained in my consumer credit report, my loan application and other information supporting my loan application;
- (c) inform credit and investment decisions by the Lender and Other Loan Participants;
- (d) perform audit, quality control, and legal compliance analysis and reviews;
- (e) perform analysis and modeling for risk assessments;
- (f) monitor the account for this loan for potential delinquencies and determine any assistance that may be available to me; and
- (g) other actions permissible under applicable law.

**Borrower Signature** \_\_\_\_\_ **Date (mm/dd/yyyy)** \_\_\_\_ / \_\_\_\_ / \_\_\_\_

**Additional Borrower Signature** \_\_\_\_\_ **Date (mm/dd/yyyy)** \_\_\_\_ / \_\_\_\_ / \_\_\_\_

**Section 7: Military Service.** This section asks questions about your (or your deceased spouse's) military service.

**Military Service of Borrower**

**Military Service** – Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces?  NO  YES

- If YES, check all that apply:
- Currently serving on active duty with projected expiration date of service/tour \_\_\_ / \_\_\_ / \_\_\_ (mm/dd/yyyy)
  - Currently retired, discharged, or separated from service
  - Only period of service was as a non-activated member of the Reserve or National Guard
  - Surviving spouse

**Section 8: Demographic Information.** This section asks about your ethnicity, sex, and race.

**Demographic Information of Borrower**

**The purpose of collecting this information** is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

**Ethnicity:** Check one or more

- Hispanic or Latino
  - Mexican  Puerto Rican  Cuban
  - Other Hispanic or Latino – Print origin: \_\_\_\_\_

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

- Not Hispanic or Latino
- I do not wish to provide this information

**Sex**

- Female
- Male
- I do not wish to provide this information

**Race:** Check one or more

- American Indian or Alaska Native – Print name of enrolled or principal tribe: \_\_\_\_\_
- Asian
  - Asian Indian  Chinese  Filipino
  - Japanese  Korean  Vietnamese
  - Other Asian – Print race: \_\_\_\_\_
- For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.
- Black or African American
- Native Hawaiian or Other Pacific Islander
  - Native Hawaiian  Guamanian or Chamorro  Samoan
  - Other Pacific Islander – Print race: \_\_\_\_\_

For example: Fijian, Tongan, and so on.

- White
- I do not wish to provide this information

**To Be Completed by Financial Institution (for application taken in person):**

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname?  NO  YES
- Was the sex of the Borrower collected on the basis of visual observation or surname?  NO  YES
- Was the race of the Borrower collected on the basis of visual observation or surname?  NO  YES

**The Demographic Information was provided through:**

- Face-to-Face Interview (includes Electronic Media w/ Video Component)
- Telephone Interview
- Fax or Mail
- Email or Internet

**Borrower Name:** \_\_\_\_\_

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**Section 9: Loan Originator Information.** To be completed by your **Loan Originator.**

**Loan Originator Information**

Loan Originator Organization Name \_\_\_\_\_

Address \_\_\_\_\_

Loan Originator Organization NMLSR ID# \_\_\_\_\_ State License ID# \_\_\_\_\_

Loan Originator Name \_\_\_\_\_

Loan Originator NMLSR ID# \_\_\_\_\_ State License ID# \_\_\_\_\_

Email \_\_\_\_\_ Phone ( \_\_\_\_\_ ) \_\_\_\_\_ - \_\_\_\_\_

Signature \_\_\_\_\_ Date (mm/dd/yyyy) \_\_\_\_ / \_\_\_\_ / \_\_\_\_

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**Borrower Name:** \_\_\_\_\_



To be completed by the **Lender**:

Lender Loan No./Universal Loan Identifier \_\_\_\_\_

Agency Case No. \_\_\_\_\_

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## Uniform Residential Loan Application — Continuation Sheet

**Continuation Sheet**

Use this continuation sheet if you need more space to complete the Uniform Residential Loan Application.

**Borrower Name** (First, Middle, Last, Suffix) \_\_\_\_\_

**Additional Information**

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**Additional Borrower Name** (First, Middle, Last, Suffix) \_\_\_\_\_

**Additional Information**

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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 federal law (18 U.S.C. §§ 1001 *et seq.*).

**Borrower Signature** \_\_\_\_\_

Date (mm/dd/yyyy) \_\_\_\_ / \_\_\_\_ / \_\_\_\_

**Additional Borrower Signature** \_\_\_\_\_

Date (mm/dd/yyyy) \_\_\_\_ / \_\_\_\_ / \_\_\_\_

## Uniform Residential Loan Application — Additional Borrower

Verify and complete the information on this application as directed by your Lender.

**Section 1: Borrower Information.** This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

### 1a. Personal Information

<b>Name</b> (First, Middle, Last, Suffix) _____  <b>Alternate Names</b> – List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix) _____	<b>Social Security Number</b> _____ – _____ – _____ (or Individual Taxpayer Identification Number)  <b>Date of Birth</b> (mm/dd/yyyy) _____ / _____ / _____  <b>Citizenship</b> <input type="radio"/> U.S. Citizen <input type="radio"/> Permanent Resident Alien <input type="radio"/> Non-Permanent Resident Alien
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<b>Type of Credit</b> <input type="radio"/> I am applying for <b>individual credit</b> . <input type="radio"/> I am applying for <b>joint credit</b> . Total Number of Borrowers: _____ Each Borrower intends to apply for joint credit. <b>Your initials:</b> _____	<b>List Name(s) of Other Borrower(s) Applying for this Loan</b> (First, Middle, Last, Suffix) – Use a separator between names _____
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<b>Marital Status</b> <input type="radio"/> Married <input type="radio"/> Separated <input type="radio"/> Unmarried (Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)	<b>Dependents</b> (not listed by another Borrower) Number _____ Ages _____	<b>Contact Information</b> Home Phone (____) _____ - _____ Cell Phone (____) _____ - _____ Work Phone (____) _____ - _____ Ext. _____ Email _____
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**Current Address**

Street \_\_\_\_\_ Unit # \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_  
 How Long at Current Address? \_\_\_ Years \_\_\_ Months **Housing**  No primary housing expense  Own  Rent (\$ \_\_\_\_\_ /month)

**If at Current Address for LESS than 2 years, list Former Address**  Does not apply

Street \_\_\_\_\_ Unit # \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_  
 How Long at Former Address? \_\_\_ Years \_\_\_ Months **Housing**  No primary housing expense  Own  Rent (\$ \_\_\_\_\_ /month)

**Mailing Address** – if different from Current Address  Does not apply

Street \_\_\_\_\_ Unit # \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

### 1b. Current Employment/Self-Employment and Income Does not apply

<b>Employer or Business Name</b> _____ Phone (____) _____ - _____ Street _____ Unit # _____ City _____ State _____ ZIP _____ Country _____	<b>Gross Monthly Income</b> Base \$ _____ /month Overtime \$ _____ /month Bonus \$ _____ /month Commission \$ _____ /month Military Entitlements \$ _____ /month Other \$ _____ /month <b>TOTAL \$ _____ 0.00 /month</b>
<b>Position or Title</b> _____ <b>Start Date</b> _____ / _____ / _____ (mm/dd/yyyy) How long in this line of work? ___ Years ___ Months	<b>Check if this statement applies:</b> <input type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to the transaction.
<input type="checkbox"/> <b>Check if you are the Business Owner or Self-Employed</b> <input type="radio"/> I have an ownership share of less than 25%. <b>Monthly Income (or Loss)</b> \$ _____ <input type="radio"/> I have an ownership share of 25% or more. \$ _____	

**1c. IF APPLICABLE, Complete Information for Additional Employment/Self-Employment and Income**

Does not apply

**Employer or Business Name** \_\_\_\_\_ Phone (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_  
 Street \_\_\_\_\_ Unit # \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

**Gross Monthly Income**  
 Base \$ \_\_\_\_\_ /month  
 Overtime \$ \_\_\_\_\_ /month  
 Bonus \$ \_\_\_\_\_ /month  
 Commission \$ \_\_\_\_\_ /month  
 Military Entitlements \$ \_\_\_\_\_ /month  
 Other \$ \_\_\_\_\_ /month  
**TOTAL \$ \_\_\_\_\_ 0.00/month**

**Position or Title** \_\_\_\_\_  
**Start Date** \_\_\_\_ / \_\_\_\_ / \_\_\_\_ (mm/dd/yyyy)  
 How long in this line of work? \_\_\_\_ Years \_\_\_\_ Months

**Check if this statement applies:**  
 I am employed by a family member, property seller, real estate agent, or other party to the transaction.

**Check if you are the Business Owner or Self-Employed**  I have an ownership share of less than 25%. **Monthly Income (or Loss)** \$ \_\_\_\_\_  
 I have an ownership share of 25% or more.

**1d. IF APPLICABLE, Complete Information for Previous Employment/Self-Employment and Income**

Does not apply

**Provide at least 2 years of current and previous employment and income.**

**Employer or Business Name** \_\_\_\_\_  
 Street \_\_\_\_\_ Unit # \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

**Previous Gross Monthly Income \$ \_\_\_\_\_ /month**

**Position or Title** \_\_\_\_\_  
**Start Date** \_\_\_\_ / \_\_\_\_ / \_\_\_\_ (mm/dd/yyyy)  
**End Date** \_\_\_\_ / \_\_\_\_ / \_\_\_\_ (mm/dd/yyyy)

**Check if you were the Business Owner or Self-Employed**

**1e. Income from Other Sources**

Does not apply

**Include income from other sources below. Under Income Source, choose from the sources listed here:**

- Alimony
- Automobile Allowance
- Boarder Income
- Capital Gains
- Child Support
- Disability
- Foster Care
- Housing or Parsonage
- Interest and Dividends
- Mortgage Credit Certificate
- Mortgage Differential Payments
- Notes Receivable
- Public Assistance
- Retirement (e.g., Pension, IRA)
- Royalty Payments
- Separate Maintenance
- Social Security
- Trust
- Unemployment Benefits
- VA Compensation
- Other

**NOTE:** Reveal alimony, child support, separate maintenance, or other income ONLY IF you want it considered in determining your qualification for this loan.

Income Source – use list above	Monthly Income
	\$ _____
	\$ _____
	\$ _____
<b>Provide TOTAL Amount Here</b>	<b>\$ _____ 0.00</b>

**Section 2: Financial Information — Assets and Liabilities.**

My information for Section 2 is listed on the Uniform Residential Loan Application with \_\_\_\_\_ (insert name of Borrower)

**Section 3: Financial Information — Real Estate.**

My information for Section 3 is listed on the Uniform Residential Loan Application with \_\_\_\_\_ (insert name of Borrower)

**Section 4: Loan and Property Information.**

My information for Section 4 is listed on the Uniform Residential Loan Application with \_\_\_\_\_ (insert name of Borrower)

**Section 5: Declarations.** This section asks you specific questions about the property, your funding, and your past financial history.

**5a. About this Property and Your Money for this Loan**

<p><b>A.</b> Will you occupy the property as your primary residence?          If YES, have you had an ownership interest in another property in the last three years?          If YES, complete (1) and (2) below:          (1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)?          (2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?</p>	<p><input type="radio"/> NO <input type="radio"/> YES  <input type="radio"/> NO <input type="radio"/> YES          _____          _____</p>
<p><b>B.</b> If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p><b>C.</b> Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application? If YES, what is the amount of this money?</p>	<p><input type="radio"/> NO <input type="radio"/> YES          \$ _____</p>
<p><b>D.</b> 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application?          2. Have you or will you be applying for any new credit (e.g., installment loan, credit card, etc.) on or before closing this loan that is not disclosed on this application?</p>	<p><input type="radio"/> NO <input type="radio"/> YES  <input type="radio"/> NO <input type="radio"/> YES</p>
<p><b>E.</b> Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., the Property Assessed Clean Energy Program)?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>

**5b. About Your Finances**

<p><b>F.</b> Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p><b>G.</b> Are there any outstanding judgments against you?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p><b>H.</b> Are you currently delinquent or in default on a Federal debt?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p><b>I.</b> Are you a party to a lawsuit in which you potentially have any personal financial liability?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p><b>J.</b> Have you conveyed title to any property in lieu of foreclosure in the past 7 years?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p><b>K.</b> Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p><b>L.</b> Have you had property foreclosed upon in the last 7 years?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p><b>M.</b> Have you declared bankruptcy within the past 7 years?          If YES, identify the type(s) of bankruptcy: <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>

**Section 6: Acknowledgements and Agreements.**

My signature for Section 6 is on the Uniform Residential Loan Application with \_\_\_\_\_  
 (insert name of Borrower)

**Section 7: Military Service.** This section asks questions about your (or your deceased spouse's) military service.

**Military Service of Borrower**

**Military Service** – Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces?  NO  YES

If YES, check all that apply:

- Currently serving on active duty with projected expiration date of service/tour \_\_\_\_ / \_\_\_\_ / \_\_\_\_ (mm/dd/yyyy)
- Currently retired, discharged, or separated from service
- Only period of service was as a non-activated member of the Reserve or National Guard
- Surviving spouse

**Section 8: Demographic Information.** This section asks about your ethnicity, sex, and race.

**Demographic Information of Borrower**

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

**Ethnicity:** Check one or more

- Hispanic or Latino
 Mexican  Puerto Rican  Cuban
 Other Hispanic or Latino - Print origin:

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

- Not Hispanic or Latino
 I do not wish to provide this information

**Sex**

- Female
 Male
 I do not wish to provide this information

**Race:** Check one or more

- American Indian or Alaska Native - Print name of enrolled or principal tribe:
 Asian
 Asian Indian  Chinese  Filipino
 Japanese  Korean  Vietnamese
 Other Asian - Print race:

For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.

- Black or African American
 Native Hawaiian or Other Pacific Islander
 Native Hawaiian  Guamanian or Chamorro  Samoan
 Other Pacific Islander - Print race:

For example: Fijian, Tongan, and so on.

- White
 I do not wish to provide this information

**To Be Completed by Financial Institution (for application taken in person):**

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname?  NO  YES
Was the sex of the Borrower collected on the basis of visual observation or surname?  NO  YES
Was the race of the Borrower collected on the basis of visual observation or surname?  NO  YES

**The Demographic Information was provided through:**

- Face-to-Face Interview (includes Electronic Media w/ Video Component)  Telephone Interview  Fax or Mail  Email or Internet

**Section 9: Loan Originator Information.** To be completed by your Loan Originator.

**Loan Originator Information**

Loan Originator Organization Name \_\_\_\_\_
Address \_\_\_\_\_
Loan Originator Organization NMLSR ID# \_\_\_\_\_ State License ID# \_\_\_\_\_
Loan Originator Name \_\_\_\_\_
Loan Originator NMLSR ID# \_\_\_\_\_ State License ID# \_\_\_\_\_
Email \_\_\_\_\_ Phone (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_
Signature \_\_\_\_\_ Date (mm/dd/yyyy) \_\_\_\_/\_\_\_\_/\_\_\_\_

**Borrower Name:**