

Uniform Residential Loan Application

AMERICAN MORTGAGE ASSOCIATES

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"/> VA <input type="checkbox"/> Conventional <input type="checkbox"/> Other: <input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service	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 code)		County	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"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment	
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 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	Home Phone (incl. area code)	DOB (MM/DD/YYYY)	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB (MM/DD/YYYY)	Yrs. School
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower) no. ages			<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower) no. ages		
Present Address (street, city, state, zip code)		<input type="checkbox"/> Own <input type="checkbox"/> Rent ____ No. Yrs.		Present Address (street, city, state, zip code)		<input type="checkbox"/> Own <input type="checkbox"/> Rent ____ No. Yrs.	
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address			

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, zip code) <input type="checkbox"/> Own <input type="checkbox"/> Rent ____ No. Yrs.	Former Address (street, city, state, zip code) <input type="checkbox"/> Own <input type="checkbox"/> Rent ____ No. Yrs.
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Borrower IV. EMPLOYMENT INFORMATION Co-Borrower

Name & Address of Employer		<input type="checkbox"/> Self Employed	Yrs. on this job	Name & 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 & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from - to)	Name & 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 & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from - to)	Name & 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)	

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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.

B/C	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		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.			
Description			LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance	
Cash deposit toward purchase held by:	\$		Name and address of Company	\$ Payment/Months	\$	
List checking and saving accounts below						
Name and address of Bank, S&L, or Credit Union			Acct. no.			
Acct. no.	\$		Name and address of Company	\$ Payment/Months	\$	
Name and address of Bank, S&L, or Credit Union			Acct. no.			
Acct. no.	\$		Name and address of Company	\$ Payment/Months	\$	
Name and address of Bank, S&L, or Credit Union			Acct. no.			
Acct. no.	\$		Name and address of Company	\$ Payment/Months	\$	
Name and address of Bank, S&L, or Credit Union			Acct. no.			
Acct. no.	\$		Name and address of Company	\$ Payment/Months	\$	
Name and address of Bank, S&L, or Credit Union			Acct. no.			
Acct. no.	\$		Name and address of Company	\$ Payment/Months	\$	
Stock & Bonds (Company name/number & description)	\$		Acct. no.			
Life insurance net cash value	\$		Name and address of Company	\$ Payment/Months	\$	
Face amount: \$						
Subtotal Liquid Assets	\$					
Real estate owned (enter market value from schedule of real estate owned)	\$		Acct. no.			
Vested interest in retirement fund	\$		Name and address of Company	\$ Payment/Months	\$	
Net worth of business(es) owned (attach financial statement)	\$					
Automobiles owned (make and year)	\$		Acct. no.			
Other Assets (itemize)	\$		Alimony/Child Support/Separate Maintenance Payments Owed to:	\$		
			Job Related Expense (child care, union dues, etc.)	\$		
		Total Monthly Payments		\$		
Total Assets a.	\$		Net Worth (a minus b)	\$	Total Liabilities b.	\$

Continuation Sheet/Residential Loan Application

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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:

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

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	

SCHEDULE OF BANK ACCOUNTS

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B/C	BANK NAME & ADDRESS	ACCOUNT IN NAME OF	ACCOUNT NUMBER	ACCOUNT TYPE	BALANCE

Borrower : _____ Borrower's Signature _____ Date _____

Co-Borrower : _____ Co-Borrower's Signature _____ Date _____

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	Borrower:	Agency Case Number:
	Co-Borrower:	Lender Case Number:

[Large empty rectangular area for signature and date entry]

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statement 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
X		X	

SCHEDULE OF REAL ESTATE OWNED

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Borrower: _____
 Co-Borrower: _____

B/C	PROPERTY	NAME AND ADDRESS OF LENDER OR MORTGAGES	BALANCE OF MORTGAGES	MARKET VALUE	MONTHLY RENTAL INCOME	MONTHLY TAXES & INSURANCE	MONTHLY MTG. PAYMENT	NET RENTAL INCOME
		Loan Number :						
	% of Ownership :							
	Status:							
	Type of Property :							
	Acquisition Date:							
	Cost :	Loan Number :						
		Loan Number :						
	% of Ownership :							
	Status:							
	Type of Property :							
	Acquisition Date:							
	Cost :	Loan Number :						
		Loan Number :						
	% of Ownership :							
	Status:							
	Type of Property :							
	Acquisition Date:							
	Cost :	Loan Number :						
		Loan Number :						
	% of Ownership :							
	Status:							
	Type of Property :							
	Acquisition Date:							
	Cost :	Loan Number :						

REMARKS _____

Borrower's Signature _____ Date _____
 Co-Borrower's Signature _____ Date _____