**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/dd/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 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/dd/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
- [ ] 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

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Mortgage (P &amp; I)</td>
<td>$_______</td>
</tr>
<tr>
<td>Subordinate Lien(s) (P &amp; I)</td>
<td>$_______</td>
</tr>
<tr>
<td>Homeowner’s Insurance</td>
<td>$_______</td>
</tr>
<tr>
<td>Supplemental Property Insurance</td>
<td>$_______</td>
</tr>
<tr>
<td>Property Taxes</td>
<td>$_______</td>
</tr>
<tr>
<td>Mortgage Insurance</td>
<td>$_______</td>
</tr>
<tr>
<td>Association/Project Dues (Condo, Co-Op, PUD)</td>
<td>$_______</td>
</tr>
<tr>
<td>Other</td>
<td>$_______</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td>$_______</td>
</tr>
</tbody>
</table>

**To be completed by the Lender:**

Lender Loan No./Universal Loan Identifier ____________________________

Agency Case No. ____________________________

**Borrower Name(s):**

Uniform Residential Loan Application — Lender Loan Information

Freddie Mac Form 65  •  Fannie Mae Form 1003

Effective Date TBD
**L4. Qualifying the Borrower – Minimum Required Funds or Cash Back**

**DUE FROM BORROWER(S)**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Sales Contract Price</td>
<td>$</td>
</tr>
<tr>
<td>B. Improvements, Renovations, and Repairs</td>
<td>$</td>
</tr>
<tr>
<td>C. Land (if acquired separately)</td>
<td>$</td>
</tr>
<tr>
<td>D. For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction <em>(See Table 3a. Property You Own)</em></td>
<td>$</td>
</tr>
<tr>
<td>E. Credit Cards and Other Debts Paid Off <em>(See Table 2c. Liabilities — Credit Cards, Other Debts, and Leases that You Owe)</em></td>
<td>$</td>
</tr>
<tr>
<td>F. Borrower Closing Costs <em>(including Prepaid and Initial Escrow Payments)</em></td>
<td>$</td>
</tr>
<tr>
<td>G. Discount Points</td>
<td>$</td>
</tr>
</tbody>
</table>

**H. TOTAL DUE FROM BORROWER(S) *(Total of A thru G)***

**TOTAL MORTGAGE LOANS**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>I. Loan Amount</td>
<td>$</td>
</tr>
<tr>
<td>Loan Amount Excluding Financed Mortgage Insurance <em>(or Mortgage Insurance Equivalent)</em></td>
<td>$</td>
</tr>
<tr>
<td>Financed Mortgage Insurance <em>(or Mortgage Insurance Equivalent)</em> Amount</td>
<td>$</td>
</tr>
<tr>
<td>J. Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing <em>(See Table 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing)</em></td>
<td>$</td>
</tr>
</tbody>
</table>

**K. TOTAL MORTGAGE LOANS *(Total of I and J)***

**TOTAL CREDITS**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>L. Seller Credits <em>(Enter the amount of Borrower(s) costs paid by the property seller)</em></td>
<td>$</td>
</tr>
<tr>
<td>M. Other Credits <em>(Enter the sum of all other credits — Borrower Paid Fees, Earnest Money, Employer Assisted Housing, Lease Purchase Fund, Lot Equity, Relocation Funds, Sweat Equity, Trade Equity, Other)</em></td>
<td>$</td>
</tr>
</tbody>
</table>

**N. TOTAL CREDITS *(Total of L and M)***

**CALCULATION**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>TOTAL DUE FROM BORROWER(S) <em>(Line H)</em></td>
<td>$</td>
</tr>
<tr>
<td>LESS TOTAL MORTGAGE LOANS *(Line K) AND TOTAL CREDITS <em>(Line N)</em></td>
<td>– $</td>
</tr>
</tbody>
</table>

**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.*

**Borrower Name(s):**

Uniform Residential Loan Application — Lender Loan Information
Freddie Mac Form 65 - Fannie Mae Form 1003
Effective Date TBD