**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

**Lot Acquired Date** \( / \) (mm/yyyy)

**Original Cost of Lot** $ \( L1.6 \)

**Refinance Type**
- No Cash Out
- Limited Cash Out
- Cash Out

**Refinance Program**
- Full Documentation
- Interest Rate Reduction
- Streamlined without Appraisal
- Other \( L1.8 \)

**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 \( L2.3.1 / \) (mm/yyyy)

**Manner in Which Title Will be Held**
- Sole Ownership
- Joint Tenancy with Right of Survivorship
- Life Estate
- Tenancy in Common
- Other

### L3. Mortgage Loan Information

**Mortgage Type Applied For**
- Conventional
- USDA-RD
- FHA
- VA
- Other \( L3.1.1 \)

**Amortization Type**
- Fixed Rate
- Adjustable Rate
- Other (explain): \( L3.5.1 \)

**If Adjustable Rate:**
- Initial Period Prior to First Adjustment \( L3.6 \) (months)
- Subsequent Adjustment Period \( L3.7 \) (months)

**Loan Features**
- Balloon / Balloon Term \( L3.8.1 \) (months)
- Interest Only / Interest Only Term \( L3.9.1 \) (months)
- Negative Amortization
- Prepayment Penalty / Prepayment Penalty Term \( L3.11.1 \) (months)
- Temporary Interest Rate Buydown / Initial Buydown Rate \( L3.12 \) %
- Other (explain):

**Terms of Loan**
- Note Rate \( L3.2 \) %
- Loan Term \( L3.3 \) (months)

**Mortgage Lien Type**
- First Lien
- Subordinate Lien

**Proposed Monthly Payment for Property**
- First Mortgage (P & I) \( L3.14.1 \)
- Subordinate Lien(s) (P & I) \( L3.14.2 \)
- Homeowner's Insurance \( L3.14.3 \)
- Supplemental Property Insurance \( L3.14.4 \)
- Property Taxes \( L3.14.5 \)
- Mortgage Insurance \( L3.14.6 \)
- Association/Project Dues (Condo, Co-Op, PUD) \( L3.14.7 \)
- Other \( L3.14.8 \)
- TOTAL \( L3.14 \)

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Borrower Name: 1a.1.1, 1a.1.2, 1a.1.3, 1a.1.4

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### 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>$ L4.1</td>
</tr>
<tr>
<td>B. Improvements, Renovations, and Repairs</td>
<td>$ L4.2</td>
</tr>
<tr>
<td>C. Land (if acquired separately)</td>
<td>$ L4.3</td>
</tr>
<tr>
<td>D. For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction (See Table 3a. Property You Own)</td>
<td>$ L4.4</td>
</tr>
<tr>
<td>E. Credit Cards and Other Debts Paid Off (See Table 2c. Liabilities — Credit Cards, Other Debts, and Leases that You Owe)</td>
<td>$ L4.5</td>
</tr>
<tr>
<td>F. Borrower Closing Costs (including Prepaid and Initial Escrow Payments)</td>
<td>$ L4.6</td>
</tr>
<tr>
<td>G. Discount Points</td>
<td>$ L4.7</td>
</tr>
<tr>
<td><strong>H. TOTAL DUE FROM BORROWER(s) (Total of A thru G)</strong></td>
<td>$ L4.8</td>
</tr>
</tbody>
</table>

#### 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 (or Mortgage Insurance Equivalent)</td>
<td>$ L4.9.1</td>
</tr>
<tr>
<td>Financed Mortgage Insurance (or Mortgage Insurance Equivalent) Amount</td>
<td>$ L4.9</td>
</tr>
<tr>
<td>J. Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing (See Table 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing)</td>
<td>$ L4.10</td>
</tr>
<tr>
<td><strong>K. TOTAL MORTGAGE LOANS (Total of I and J)</strong></td>
<td>$ L4.11</td>
</tr>
</tbody>
</table>

#### TOTAL CREDITS

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>L. Seller Credits</td>
<td>$ L4.12</td>
</tr>
<tr>
<td>M. Other Credits</td>
<td>$ L4.13</td>
</tr>
<tr>
<td><strong>N. TOTAL CREDITS (Total of L and M)</strong></td>
<td>$ L4.14</td>
</tr>
</tbody>
</table>

#### CALCULATION

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>TOTAL DUE FROM BORROWER(s) (Line H)</td>
<td>$ L4.8</td>
</tr>
<tr>
<td>LESS TOTAL MORTGAGE LOANS (Line K) AND TOTAL CREDITS (Line N) – (L4.11 + L4.14)</td>
<td>–</td>
</tr>
<tr>
<td><strong>Cash From/To the Borrower (Line H minus Line K and Line N)</strong></td>
<td>$ L4.15</td>
</tr>
</tbody>
</table>

**NOTE:** This amount does not include reserves or other funds that may be required by the Lender to be verified.

### L5. Homeownership Education and Housing Counseling

Housing counseling and homeownership education programs are offered by independent third parties to help the Borrower understand the rights and responsibilities of homeownership. A list of HUD-approved housing counseling agencies can be found at: www.hud.gov or www.consumerfinance.gov.

#### L5.1 Has the Borrower(s) completed homeownership education (group or web-based classes) within the last 12 months?

<table>
<thead>
<tr>
<th>YES</th>
<th>NO</th>
</tr>
</thead>
<tbody>
<tr>
<td>☐</td>
<td>☒</td>
</tr>
</tbody>
</table>

If YES:

1. **What format was it in:** (Check the most recent)
   - ☐ Attended Workshop in Person
   - ☒ Completed Web-Based Workshop

2. **Who provided it:**
   - If a HUD-approved agency, provide Housing Counseling Agency ID # L5.1.2
   - If not a HUD-approved agency, or unsure of HUD approval, provide name of Housing Counseling Agency L5.1.3

3. **Date of Completion** L5.1.4/ mm/yyyy Borrower Name L5.1.5

#### L5.2 Has the Borrower(s) completed housing counseling (customized counselor-to-client services) within the last 12 months?

<table>
<thead>
<tr>
<th>YES</th>
<th>NO</th>
</tr>
</thead>
<tbody>
<tr>
<td>☐</td>
<td>☒</td>
</tr>
</tbody>
</table>

If YES:

1. **What format was it in:** (Check the most recent)
   - ☒ Face-to-Face
   - ☐ Telephone
   - ☐ Internet

2. **Who provided it:**
   - If a HUD-approved agency, provide Housing Counseling Agency ID # L5.2.2
   - If not a HUD-approved agency, or unsure of HUD approval, provide name of Housing Counseling Agency L5.2.3

3. **Date of Completion** L5.2.4/ mm/yyyy Borrower Name L5.2.5

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**Borrower Name(s):** 1a.1.1, 1a.1.2, 1a.1.3, 1a.1.4

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