# 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 L1.5 / (mm/yyyy)  
Original Cost of Lot $  

### 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 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: L3.1.1

### Amortization Type
- Fixed Rate  
- Adjustable Rate
- 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  
**Uniform Residential Loan Application — Lender Loan Information**  
**Freddie Mac Form 65 • Fannie Mae Form 1003**  
**Effective 07/2019**
### 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>H. TOTAL DUE FROM BORROWER(s) (Total of A thru G)</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>$ L4.9</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>$ L4.9.2</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>K. TOTAL MORTGAGE LOANS (Total of I and J)</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>N. TOTAL CREDITS (Total of L and M)</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)</td>
<td>– (L4.11 + L4.14)</td>
</tr>
<tr>
<td>Cash From/To the Borrower (Line H minus Line K and Line N)</td>
<td>$ L4.15</td>
</tr>
<tr>
<td>NOTE: This amount does not include reserves or other funds that may be required by the Lender to be verified.</td>
<td></td>
</tr>
</tbody>
</table>

### 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](http://www.hud.gov) or [www.consumerfinance.gov](http://www.consumerfinance.gov).

#### L5.1 Has the Borrower(s) completed homeownership education (group or web-based classes) within the last 12 months?  ○ NO  ○ YES

- 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 #  
     - If not a HUD-approved agency, or unsure of HUD approval, provide name of Housing Counseling Agency  
  3. Date of Completion  /   mm/yyyy  Borrower Name

#### L5.2 Has the Borrower(s) completed housing counseling (customized counselor-to-client services) within the last 12 months?  ○ NO  ○ YES

- 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 #  
     - If not a HUD-approved agency, or unsure of HUD approval, provide name of Housing Counseling Agency  
  3. Date of Completion  /   mm/yyyy  Borrower Name