

# Winchester Savings Bank

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Incorporated 1871

**GUIDE  
TO  
COMPLETING  
A  
UNIFORM RESIDENTIAL LOAN APPLICATION**

## Uniform Residential Loan Application

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. **(1)**

I TYPE OF MORTGAGE AND TERMS OF LOAN			
Mortgage Applied for:	<input type="checkbox"/> VA <input type="checkbox"/> Conventional <input type="checkbox"/> Other: <b>(2)</b>	Agency Case Number	Lender Case No.
<input type="checkbox"/> FHA <input type="checkbox"/> FmHA			
Amount	Interest Rate	No. of Months	Amortization Type
\$ 50,000 <b>(3)</b>	10 %	348 <b>(4)</b>	<input checked="" 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)			No. of Units
1004 Bay River Drive, Anytown, Florida 33132 <b>(5)</b>			
Legal Description of Subject Property (attach description if necessary):			
Lot 20, Tract 1953 Farm Meadows <b>(6)</b>			
Purpose of Loan	<input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): <b>(7)</b>	Property will be:	<b>(8)</b>
<input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent		<input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment	
<b>Complete this line if construction or construction-permanent loan.</b>			
Year Lot Acquired <b>(9)</b>	Original Cost	Amount Existing Liens	(a) Present Value of Lot (b) Cost of Improvements Total (a + b)
	\$	\$	\$
<b>Complete this line if this is a refinance loan.</b>			
Year Acquired <b>(10)</b>	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 <b>(12)</b>	Estate will be held in:
John Q. Public & Mary J. Public <b>(11)</b>		Joint Tenants	<input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)			<b>(14)</b>
Savings & Equity in Existing Home <b>(13)</b>			

III BORROWER INFORMATION			
Borrower		Co-Borrower	
Borrower's Name (include Jr. or Sr. if applicable) <b>(15)</b>		Co-Borrower's Name (include Jr. or Sr. if applicable) <b>(15)</b>	
John Q. Public		Mary J. Public	
Social Security Number	Home Phone (incl. area code)	DOB (MM/DD/YYYY)	Yrs. School
111-88-1111	(305) 555-8775	06/30/61	16
<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower) no. ages	<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower) no. ages
<input type="checkbox"/> Separated	2 10, 14	<input type="checkbox"/> Separated	2 10, 14
Present Address (street, city, state, ZIP): <input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.		Present Address (street, city, state, ZIP): <input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.	
54 Main Street Anytown, USA 12344		54 Main Street Anytown, USA 12344	
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) <input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent 9 mo No. Yrs.	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent 9 mo No. Yrs.
12 Walnut Street Anytown, USA 00999	12 Walnut Street Anytown, USA 00999

IV EMPLOYMENT INFORMATION			
Borrower		Co-Borrower	
Name & Address of Employer <input type="checkbox"/> Self Employed		Name & Address of Employer <input type="checkbox"/> Self Employed	
BCD, Inc. <b>(16)</b> 46 S. 8th Street Anytown, USA 00999		City Hospital <b>(16)</b> 12 B. Street Anytown, USA 00999	
Yrs. on this job	Yrs. employed in this line of work/profession	Yrs. on this job	Yrs. employed in this line of work/profession
6	13	4	10
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)
Store Mgr./Retail-Clothing	(305) 555-4000	Registered Nurse/Medical	(305) 555-8776

**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		Name & Address of Employer <input type="checkbox"/> Self Employed	
<b>(17)</b>		<b>(17)</b>	
Dates (from - to)	Monthly Income	Dates (from - to)	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		Name & Address of Employer <input type="checkbox"/> Self Employed	
Dates (from - to)	Monthly Income	Dates (from - to)	Monthly Income
	\$		\$
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)

1. Check off appropriate box.
2. Check type of loan - Conventional, FMHA, or Other.
3. Amount of loan.
4. Term requested.
5. Complete address of property being financed. Include unit number for condominium.
6. Book and page number. On refinances it will be on a copy of the deed, on a purchase it should be on the purchase and sale agreement.
7. Check off appropriate box.
8. Check off appropriate box.
9. For construction loan only.
10. Complete only if you are refinancing an existing mortgage.
11. List name(s) exactly as you wish for them to appear on all legal documents.
12. How title is to be held (i.e. joint tenants, tenants in common, etc.).
13. Please indicate from what source you will be obtaining the cash that is required to close this loan.
14. The holder of a fee simple title possesses all rights commonly associated with property or ownership.
15. Complete each line.
16. Complete name and address including zip code.
17. Please complete if applicable.

V MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$ 1,800	\$ 1,400	\$ 3,200	Rent	\$	
Overtime	-0-	100	100	First Mortgage (P&I)	202	
Bonuses	200	-0-	200	Other Financing (P&I)		
Commissions	-0- (18)	-0- (18)	-0-	Hazard Insurance	15 (19)	
Dividends/Interest	50	-0-	50	Real Estate Taxes	83	
Net Rental Income	216	-0-	216	Mortgage Insurance		
Other (before completing, see the notice in "Describe other income," below)				Homeowner Assn. Dues		
				Other		
<b>Total</b>	\$	\$	\$	<b>Total</b>	\$	\$

\* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

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.

B/C (20) Monthly Amount

IF APPLICABLE, PLEASE COMPLETE THIS SECTION (STATE OF THIS INCOME IS DERIVED FROM BORROWER OR CO-BORROWER)

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.

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.		
Cash deposit toward purchase held by:		\$			
(22) ABC Realtors, Inc.		1,000			
List checking and savings accounts below					
Name and address of Bank, S&L, or Credit Union					
1ST NAT'L BANK 17 E. 10th Street Anytown, USA 33333					
Acct. no. 036-111111		\$ 1,900			
Name and address of Bank, S&L, or Credit Union					
(23) 1ST NAT'L BANK 17 E. 10th Street Anytown, USA 33333					
Acct. no. 06-9544810		\$ 2,100			
Name and address of Bank, S&L, or Credit Union					
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VI ASSETS AND LIABILITIES (cont.)							
Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)							
Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Lns	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
45 Church Street, Denver, CO	Single	\$ 32,000	\$ 18,000	\$ -0-	\$ 202	\$ 163	\$ -0-
19 Park Blvd., Denver, CO	Duplex	89,000	6,000	980	562	202	216
Totals		\$ 121,000	\$ 24,000	\$ 980	\$ 764	\$ 365	\$ 216

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number
31	First Nat'l Bank	M-777-99
	American Express	0000-0000
	Masey's	66-69865-33

VII DETAILS OF TRANSACTION		VIII DECLARATIONS	
a. Purchase price	\$ 65,000	32	
b. Alterations, improvements, repairs		33	
c. Land (if acquired separately)			
d. Refinance (incl. debts to be paid off)			
e. Estimated prepaid items			
f. Estimated closing costs			
g. PMI, MIP, Funding Fee			
h. Discount (if Borrower will pay)			
i. Total costs (add items a through h)			
j. Subordinate financing			
k. Borrower's closing costs paid by Seller			
l. Other Credits (explain)			
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	50,000		
n. PMI, MIP, Funding Fee financed			
o. Loan amount (add m & n)			
p. Cash from/to Borrower (subtract j, k, l & o from i)	3,500		

**IX ACKNOWLEDGMENT AND AGREEMENT**

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described herein; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated herein; (6) any owner or servicer of the Loan may verify or reverify any information contained in the application from any source named in this application, and Lender, its successors or assigns may retain the original and/or an electronic record of this application, even if the Loan is not approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the owner or servicer of the Loan may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer credit reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Borrower's Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
 Co-Borrower's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**X INFORMATION FOR GOVERNMENT MONITORING PURPOSES**

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may discriminate neither on the basis for this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

**BORROWER**  I do not wish to furnish this information.  
 Ethnicity:  Hispanic or Latino  Not Hispanic or Latino  
 Race:  American Indian or Alaska Native  Asian  Black or African American  White  Other Pacific Islander  
 Sex:  Female  Male

**CO-BORROWER**  I do not wish to furnish this information.  
 Ethnicity:  Hispanic or Latino  Not Hispanic or Latino  
 Race:  American Indian or Alaska Native  Asian  Black or African American  White  Other Pacific Islander  
 Sex:  Female  Male

**To be Completed by Interviewer**

This application was taken by:  
 Face-to-face interview  
 Mail  
 Telephone  
 Internet

Interviewer's Name (print or type): \_\_\_\_\_  
 Interviewer's Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
 Interviewer's Phone Number (incl. area code): \_\_\_\_\_

Name and Address of Interviewer's Employer: \_\_\_\_\_

30. Refinance - indicate all details of property being financed, other properties, indicate all details.
31. List all previous loans and credit cards closed.
32. Purchase - complete A, I, M, and O. Refinance - Complete B, D, M, and O.
33. Please answer each question.
34. Application must be signed and dated by borrower and co-borrower.
35. The Federal Government has requested this information to comply with Fair Housing and Equal Credit Opportunity Laws. If you do not wish to furnish this information please initial your refusal.

**IMPORTANT**

Please make certain you (and Co-Borrower) sign the application at bottom of page 4.