

# 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 or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and 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.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower	Co-Borrower
<b>I. TYPE OF MORTGAGE AND TERMS OF LOAN</b>	
<b>Mortgage Applied for:</b> <input type="checkbox"/> VA <input type="checkbox"/> Conventional <input type="checkbox"/> Other (explain): _____ Agency Case Number _____ Lender Case Number _____ <input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service	
Amount \$ _____	Interest Rate % _____
No. of Months _____	<b>Amortization Type:</b> <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): _____ <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type): _____
<b>II. PROPERTY INFORMATION AND PURPOSE OF LOAN</b>	
Subject Property Address (street, city, state & ZIP) _____ 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): _____ Property will be: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	
<b>Complete this line if construction or construction-permanent loan.</b>	
Year Lot Acquired _____	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 _____	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 _____
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain) _____	
<b>III. BORROWER INFORMATION</b>	
<b>Borrower</b>	<b>Co-Borrower</b>
Borrower's Name (include Jr. or Sr. if applicable) _____	Co-Borrower's Name (include Jr. or Sr. if applicable) _____
Social Security Number _____	Social Security Number _____
Home Phone (incl. area code) _____	Home Phone (incl. area code) _____
DOB (mm/dd/yyyy) _____	DOB (mm/dd/yyyy) _____
Yrs. School _____	Yrs. School _____
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated Dependents (not listed by Co-Borrower) no. _____ ages _____	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated Dependents (not listed by Borrower) no. _____ ages _____
Present Address (street, city, state, ZIP) _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____	Present Address (street, city, state, ZIP) _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____
Mailing Address, if different from Present Address _____	Mailing Address, if different from Present Address _____
<b>If residing at present address for less than two years, complete the following:</b>	
Former Address (street, city, state, ZIP) _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____	Former Address (street, city, state, ZIP) _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____
<b>IV. EMPLOYMENT INFORMATION</b>	
<b>Borrower</b>	<b>Co-Borrower</b>
Name & Address of Employer _____ <input type="checkbox"/> Self Employed	Name & Address of Employer _____ <input type="checkbox"/> Self Employed
Yrs. on this job _____	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 _____	Position/Title/Type of Business _____
Business Phone (incl. area code) _____	Business Phone (incl. area code) _____
<b>If employed in current position for less than two years or if currently employed in more than one position, complete the following:</b>	
Name & Address of Employer _____ <input type="checkbox"/> Self Employed	Name & Address of Employer _____ <input type="checkbox"/> Self Employed
Dates (from - to) _____	Dates (from - to) _____
Monthly Income \$ _____	Monthly Income \$ _____
Position/Title/Type of Business _____	Position/Title/Type of Business _____
Business Phone (incl. area code) _____	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) _____	Dates (from - to) _____
Monthly Income \$ _____	Monthly Income \$ _____
Position/Title/Type of Business _____	Position/Title/Type of Business _____
Business Phone (incl. area code) _____	Business Phone (incl. area code) _____

**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:		
<b>Total</b>	\$	\$	\$	<b>Total</b>	\$	\$

\* 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 non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

Completed  Jointly  Not Jointly

ASSETS	Cash or Market Value	LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance	
<b>Description</b>		<b>Liabilities and Pledged Assets.</b> 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:	\$	Name and address of Company	\$ Payment/Months	\$	
<b>List checking and savings accounts below</b>		Acct. no.			
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$	
Acct. no.	\$	Acct. no.			
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$	
Acct. no.	\$	Acct. no.			
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$	
Acct. no.	\$	Acct. no.			
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$	
Acct. no.	\$	Acct. no.			
Stocks & Bonds (Company name/number & description)	\$	Name and address of Company	\$ Payment/Months	\$	
		Acct. no.			
Life insurance net cash value	\$	Name and address of Company	\$ Payment/Months	\$	
Face amount: \$		Acct. no.			
<b>Subtotal Liquid Assets</b>	\$	Name and address of Company	\$ Payment/Months	\$	
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)	\$	Acct. no.			
Automobiles owned (make and year)	\$	Name and address of Company	\$ Payment/Months	\$	
		Acct. no.			
Other Assets (itemize)	\$	Alimony/Child Support/Separate Maintenance Payments Owed to:	\$		
		Job-Related Expense (child care, union dues, etc.)	\$		
		<b>Total Monthly Payments</b>	\$		
<b>Total Assets a.</b>	\$	<b>Net Worth (a minus b)</b>	\$	<b>Total Liabilities b.</b>	\$

**VI. ASSETS AND LIABILITIES (cont'd)**

**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 & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
	Totals	\$	\$	\$	\$	\$	\$

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

**VII. DETAILS OF TRANSACTION**

**VIII. DECLARATIONS**

		If you answer "Yes" to any questions a through l, please use continuation sheet for explanation.			
		Borrower		Co-Borrower	
	\$	Yes	No	Yes	No
a. Purchase price					
b. Alterations, improvements, repairs					
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)					
<b>i. Total costs (add items a through h)</b>					
j. Subordinate financing					
k. Borrower's closing costs paid by Seller					
l. Other Credits (explain)					
m. Loan amount (exclude PMI, MIP, Funding Fee financed)					
n. PMI, MIP, Funding Fee financed					
o. Loan amount (add m & n)					
p. Cash from/to Borrower (subtract j, k, l & o from l)					
		a. Are there any outstanding judgments against you?			
		b. Have you been declared bankrupt within the past 7 years?			
		c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?			
		d. Are you a party to a lawsuit?			
		e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.)			
		f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.			
		g. Are you obligated to pay alimony, child support, or separate maintenance?			
		h. Is any part of the down payment borrowed?			
		i. Are you a co-maker or endorser on a note?			
		j. Are you a U.S. citizen?			
		k. Are you a permanent resident alien?			
		<b>l. Do you intend to occupy the property as your primary residence?</b> If "Yes," complete question m below.			
		m. Have you had an ownership interest in a property in the last three years?			
		(1) What type of property did you own - - principal residence (PR), second home (SH), or investment property (IP)?			
		(2) How did you hold title to the home - - solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?			

**IX. ACKNOWLEDGEMENT 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 in this application; (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 in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is 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 Lender, its servicers, successors or assigns 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 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.

**Acknowledgement.** Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature	Date	Co-Borrower's Signature	Date
<b>X</b>		<b>X</b>	
Loan Originator's Signature	Date		
<b>X</b>			
Loan Originator's Name (print or type)	Loan Originator Identifier	Loan Originator's Phone Number (including area code)	
Loan Origination Company's Name	Loan Origination Company Identifier	Loan Origination Company's Address	
City National Bank of Taylor	493619	P.O. Box 1099 Taylor TX 76574	

**CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION**

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:

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:  <b>X</b>	Date	Co-Borrower's Signature:  <b>X</b>	Date
---------------------------------------	------	--	------