

American Homestead Mortgage 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 _____	
I. TYPE OF MORTGAGE AND TERMS OF LOAN	
Mortgage Applied for: <input type="checkbox"/> VA <input type="checkbox"/> Conventional <input type="checkbox"/> Other (explain): _____	Lender Case Number _____
<input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service	Agency Case Number _____
Amount \$ _____	Amortization Type: <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): _____
Interest Rate % _____	<input type="checkbox"/> GPM <input type="checkbox"/> ARM (type): _____
No. of Months _____	

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP) _____ No. of Units _____

County: _____ Year Built _____

Legal Description of Subject Property (attach description if necessary) _____

Purpose of Loan: Purchase Construction Other (explain): _____
 Refinance Construction-Permanent
 Property will be: Primary Residence Secondary Residence Investment

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Amount Existing Liens \$ _____	(a) Present Value of Lot \$ _____	(b) Cost of Improvements \$ _____	Total (a+b) \$ _____
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Complete this line if this is a refinance loan.

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 _____
 Estate will be held in: Fee Simple Leasehold (show expiration date)

Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) _____

III. BORROWER INFORMATION

Borrower		Co-Borrower	
Borrower's Name (include Jr. or Sr. if applicable) _____			
Social Security Number _____	Home Phone (incl. area code) _____	DOB (MM/DD/YYYY) _____	Yrs. School _____
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower) no. _____	Yrs. School _____	DOB (MM/DD/YYYY) _____
<input type="checkbox"/> Separated	Dependents (not listed by Borrower) no. _____	Yrs. School _____	DOB (MM/DD/YYYY) _____
Present Address (street, city, state, ZIP) _____	Own <input type="checkbox"/> Rent <input type="checkbox"/> No. Yrs. _____	Present Address (street, city, state, ZIP) _____	Own <input type="checkbox"/> Rent <input type="checkbox"/> No. Yrs. _____
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) _____ Own Rent No. Yrs. _____
 Former Address (street, city, state, ZIP) _____ Own Rent No. Yrs. _____

IV. EMPLOYMENT INFORMATION

Borrower		Co-Borrower	
Name & Address of Employer _____	Self Employed <input type="checkbox"/>	Name & Address of Employer _____	Self Employed <input type="checkbox"/>
Yrs. on this job _____	Yrs. employed in this line of work/profession _____	Yrs. on this job _____	Yrs. employed in this line of work/profession _____
Position/Title/Type of Business _____	Business Phone (incl. area code) _____	Position/Title/Type of Business _____	Business Phone (incl. area code) _____

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 _____	Self Employed <input type="checkbox"/>	Name & Address of Employer _____	Self Employed <input type="checkbox"/>
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 _____	Self Employed <input type="checkbox"/>	Name & Address of Employer _____	Self Employed <input type="checkbox"/>
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) _____

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V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION				
Gross Monthly Income	Borrower	Co-Borrower	Total	Proposed
Base Empl. Income*	\$	\$	\$	\$
Overtime				\$
Bonuses				
Commissions				
Dividends/Interest				
Net Rental Income				
Other (before completing, see the notice in "describe other income," below)				
Total	\$	\$	\$	\$

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

Described 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				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
Description		Name and address of Company	\$ Payment/Months	\$
Cash deposit toward purchase held by:	\$			
<i>List checking and savings accounts below</i>				
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	\$
Life insurance net cash value	\$	Name and address of Company	\$ Payment/Months	\$
Face amount: \$				
Subtotal Liquid Assets	\$			
Real estate owned (enter market value from schedule of real estate owned)	\$			
Vested interest in retirement fund	\$			
Net worth of business(es) owned (attach financial statement)	\$			
Automobiles owned (make and year)	\$			
Other Assets (itemize)	\$	Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
		Job-Related Expense (child care, union dues, etc.)	\$	
Total Assets a.	\$	Total Monthly Payments	\$	
		Net Worth (a minus b)	\$	Total Liabilities b.
				\$

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Continuation Sheet/Residential Loan Application

Use this continuation sheet if you need more space to complete the Residential Loan Application.	Agency Case Number:
Borrower:	Lender Case Number:
Co-Borrower:	Lender Case Number:

VI. ASSETS AND LIABILITIES

Assets	Cash or Market Value	Liabilities	Monthly Payment & Months Left to Pay	Unpaid Balance
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.		
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.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct. No.	\$	Acct. No.		

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:	Date
X	X
Co-Borrower's Signature:	Date