Uniform Residential Loan Application — Lender Loan Information

This section is completed by your Lender.

### L1. Property and Loan Information

**Community Property State**
- L1.1 □ At least one borrower lives in a community property state.
- L1.2 □ The property is in a community property state.

**Transaction Detail**
- L1.3.1 □ Conversion of Contract for Deed or Land Contract
- L1.3.2 □ Renovation
- L1.3.3 □ Construction-Conversion/Construction-to-Permanent

**Construction/Improvement Costs $**
- L1.4

**Lot Acquired Date**
- L1.5 \( \frac{\text{mm}}{\text{dd}} \) (mm/dd/yyyy)

**Original Cost of Lot $**
- L1.6

**Project Type**
- L1.11 □ Condominium
- L1.12 □ Cooperative
- L1.13 □ Planned Unit Development (PUD)
- L1.14 □ Property is not located in a project

### L2. Title Information

**Title to the Property Will be Held in What Name(s):**
- L2.1

**For Refinance: Title to the Property is Currently Held in What Name(s):**
- L2.2

**Estate Will be Held in**
- L2.3 □ Fee Simple
- L2.3.1 □ Leasehold Expiration Date \( \frac{\text{mm}}{\text{dd}} \) (mm/dd/yyyy)

**Manner in Which Title Will be Held**
- L2.4 □ Sole Ownership
- L2.4 □ Joint Tenancy with Right of Survivorship
- L2.4 □ Tenancy by the Entirety
- L2.4 □ Tenancy in Common

**Trust Information**
- L2.5 □ Title Will be Held by an Inter Vivos (Living) Trust
- L2.5 □ Title Will be Held by a Land Trust

**Indian Country Land Tenure**
- L2.6 □ Fee Simple On a Reservation
- L2.6 □ Individual Trust Land (Allotted/Restricted)
- L2.6 □ Tribal Trust Land On a Reservation
- L2.6 □ Tribal Trust Land Off Reservation
- L2.6 □ Alaska Native Corporation Land

### L3. Mortgage Loan Information

**Mortgage Type Applied For**
- L3.1 □ Conventional
- L3.1 □ USDA-RD
- L3.1 □ FHA
- L3.1 □ VA
- L3.1 □ Other: L3.1.1

**Terms of Loan**
- L3.2 %
- L3.3 (months)

**Mortgage Lien Type**
- L3.4 □ First Lien
- L3.4 □ Subordinate Lien

**Amortization Type**
- L3.5 □ Fixed Rate
- L3.5 □ Other (explain): L3.5.1
- L3.5 □ Adjustable Rate

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

**Loan Features**
- L3.8 □ Balloon / Balloon Term L3.8.1 (months)
- L3.9 □ Interest Only / Interest Only Term L3.9.1 (months)
- L3.10 □ Negative Amortization
- L3.11 □ Prepayment Penalty / Prepayment Penalty Term L3.11.1 (months)
- L3.12 □ Temporary Interest Rate Buydown / Initial Buydown Rate L3.12 %
- L3.13 □ Other (explain):

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

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Borrower Name(s): 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 1/2021
### 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>$L4.3</td>
</tr>
<tr>
<td>D. For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction <em>(See Table 3a. Property You Own)</em></td>
<td>$L4.4</td>
</tr>
<tr>
<td>E. Credit Cards and Other Debts Paid Off <em>(See Table 2c. Liabilities — Credit Cards, Other Debts, and Leases that You Owe)</em></td>
<td>$L4.5</td>
</tr>
<tr>
<td>F. Borrower Closing Costs <em>(including Prepaid and Initial Escrow Payments)</em></td>
<td>$L4.6</td>
</tr>
<tr>
<td>G. Discount Points</td>
<td>$L4.7</td>
</tr>
<tr>
<td><strong>H. TOTAL DUE FROM BORROWER(s) <em>(Total of A thru G)</em></strong></td>
<td>$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 <em>(or Mortgage Insurance Equivalent)</em></td>
<td>$L4.9.1</td>
</tr>
<tr>
<td>Financed Mortgage Insurance <em>(or Mortgage Insurance Equivalent)</em> Amount</td>
<td>$L4.9.2</td>
</tr>
<tr>
<td>J. Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing <em>(See Table 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing)</em></td>
<td>$L4.10</td>
</tr>
<tr>
<td><strong>K. TOTAL MORTGAGE LOANS <em>(Total of I and J)</em></strong></td>
<td>$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 <em>(Enter the amount of Borrower(s) costs paid by the property seller)</em></td>
<td>$L4.12</td>
</tr>
<tr>
<td>M. Other Credits <em>(Enter the sum of all other credits — Borrower Paid Fees, Earnest Money, Employer Assisted Housing, Lease Purchase Fund, Lot Equity, Relocation Funds, Sweat Equity, Trade Equity, Other)</em></td>
<td>$L4.13</td>
</tr>
<tr>
<td><strong>N. TOTAL CREDITS <em>(Total of L and M)</em></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) <em>(Line H)</em></td>
<td>$L4.8</td>
</tr>
<tr>
<td>LESS TOTAL MORTGAGE LOANS *(Line K) AND TOTAL CREDITS <em>(Line N)</em></td>
<td>− $L4.11 + L4.14</td>
</tr>
<tr>
<td><strong>Cash From/To the Borrower <em>(Line H minus Line K and Line N)</em></strong></td>
<td>− $L4.11 + L4.14</td>
</tr>
<tr>
<td><strong>NOTE:</strong> This amount does not include reserves or other funds that may be required by the Lender to be verified.</td>
<td>$L4.15</td>
</tr>
</tbody>
</table>

**Borrower Name(s):**

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