

## 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

**L1.3.3.1**  Single-Closing  Two-Closing

Construction/Improvement Costs \$ **L1.4** \_\_\_\_\_

Lot Acquired Date **L1.5** / \_\_\_\_ / \_\_\_\_ (mm/dd/yyyy)

Original Cost of Lot \$ **L1.6** \_\_\_\_\_

#### Refinance Type **L1.7**

No Cash Out

Limited Cash Out

Cash Out

#### Refinance Program **L1.8**

Full Documentation

Interest Rate Reduction

Streamlined without Appraisal

Other **L1.8.1** \_\_\_\_\_

#### Energy Improvement

**L1.9**  Mortgage loan will finance energy-related improvements.

**L1.10**  Property is currently subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through property taxes (e.g., the Property Assessed Clean Energy program).

#### Project Type

Condominium **L1.11**

Cooperative

Planned Unit Development (PUD) **L1.12**

Property is not located in a project **L1.13**

### 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

Leasehold Expiration Date **L2.3.1** / \_\_\_\_ / \_\_\_\_ (mm/dd/yyyy)

#### Manner in Which Title Will be Held **L2.4**

Sole Ownership  Joint Tenancy with Right of Survivorship

Life Estate  Tenancy by the Entirety

Tenancy in Common  Other

#### Trust Information **L2.5**

Title Will be Held by an *Inter Vivos (Living)* Trust

Title Will be Held by a Land Trust

#### Indian Country Land Tenure **L2.6**

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 **L3.1**

Conventional  USDA-RD

FHA  VA  Other: **L3.1.1** \_\_\_\_\_

#### Terms of Loan

Note Rate **L3.2** \_\_\_\_\_ %

Loan Term **L3.3** \_\_\_\_\_ (months)

#### Mortgage Lien Type **L3.4**

First Lien

Subordinate Lien

#### Amortization Type **L3.5**

Fixed Rate  Other (explain): **L3.5.1** \_\_\_\_\_

Adjustable Rate

#### If Adjustable Rate:

Initial Period Prior to First Adjustment **L3.6** \_\_\_\_\_ (months)

Subsequent Adjustment Period **L3.7** \_\_\_\_\_ (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 **L3.12.1** \_\_\_\_\_ %

**L3.13**  Other (explain): \_\_\_\_\_

#### 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** \_\_\_\_\_

**Borrower Name(s):** **1a.1.1, 1a.1.2, 1a.1.3, 1a.1.4** \_\_\_\_\_

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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)**

<b>A.</b> Sales Contract Price	\$L4.1
<b>B.</b> Improvements, Renovations, and Repairs	\$L4.2
<b>C.</b> Land <i>(if acquired separately)</i>	\$L4.3
<b>D.</b> For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction <i>(See Table 3a. Property You Own)</i>	\$L4.4
<b>E.</b> Credit Cards and Other Debts Paid Off <i>(See Table 2c. Liabilities — Credit Cards, Other Debts, and Leases that You Owe)</i>	\$ L4.5
<b>F.</b> Borrower Closing Costs <i>(including Prepaid and Initial Escrow Payments)</i>	\$L4.6
<b>G.</b> Discount Points	\$L4.7
<b>H. TOTAL DUE FROM BORROWER(s) (Total of A thru G)</b>	<b>\$L4.8</b>

**TOTAL MORTGAGE LOANS**

<b>I.</b> Loan Amount Loan Amount Excluding Financed Mortgage Insurance <i>(or Mortgage Insurance Equivalent)</i> \$L4.9.1 _____ Financed Mortgage Insurance <i>(or Mortgage Insurance Equivalent)</i> Amount \$L4.9.2 _____	\$L4.9
<b>J.</b> Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing <i>(See Table 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing)</i>	\$L4.10
<b>K. TOTAL MORTGAGE LOANS (Total of I and J)</b>	<b>\$L4.11</b>

**TOTAL CREDITS**

<b>L.</b> Seller Credits <i>(Enter the amount of Borrower(s) costs paid by the property seller)</i>	\$ L4.12
<b>M.</b> Other Credits <i>(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)</i>	\$L4.13
<b>N. TOTAL CREDITS (Total of L and M)</b>	<b>\$ L4.14</b>

**CALCULATION**

TOTAL DUE FROM BORROWER(s) <i>(Line H)</i>	<b>\$ L4.8</b>
LESS TOTAL MORTGAGE LOANS <i>(Line K)</i> AND TOTAL CREDITS <i>(Line N)</i>	<b>– \$ L4.11 + L4.14</b>
<b>Cash From/To the Borrower (Line H minus Line K and Line N)</b> <b>NOTE: This amount does not include reserves or other funds that may be required by the Lender to be verified.</b>	<b>\$L4.15</b>

Borrower Name(s): 1a.1.1, 1a.1.2, 1a.1.3, 1a.1.4