

Loan Application Check List

Plea	ase send all the required documents to your agent:
X	Loan Application filled out and signed
X	Borrowers' Certification and Authorization signed
	Purchase contract & Addendum signed for purchase loan only
	HUD-1: Final closing statement from previous financing
X	Recent one month pay check stubs
X	Recent two years W2's
	Tax return for last two years for self-employed
	Rental agreement and tax return for rental income verification
X	Recent two month bank statement- all pages (401K, Stock, Bond)
X	Driver's license for all borrowers (both sides)
X	Passport and H1/L1 Visa or Green Card(both sides) if not US citizen
X	Homeowner Insurance (Hazard Insurance)
X	1st mortgage statement
X	2nd mortgage statement if there is a second loan
	Name of the HOA: Fees \$
	Contact person:
	Phone# Fax# .
	Address: .
	Landlord: Phone: .
	Other: .
	Other:

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 I 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 Lender Case Number Agency Case Number Mortgage \square VA ☐ Conventional Other (explain): Applied for: USDA/Rural FHA Housing Service No. of Months **Amount** Interest Rate **Amortization Type:** Other (explain): Tixed Rate \$ ☐ GPM ARM (type): II. PROPERTY INFORMATION AND PURPOSE OF LOAN Subject Property Address (street, city, state, & ZIP) No. of Units Legal Description of Subject Property (attach description if necessary) Year Built Purpose of Loan Property will be: Purchase ☐ Construction Other (explain): Construction-Permanent Primary Residence Secondary Residence Investment Refinance Complete this line if construction or construction-permanent loan. Year Lot **Original Cost** Amount Existing Liens (a) Present Value of Lot (b) Cost of Improvements Total (a+b) Acquired \$ Complete this line if this is a refinance loan. Amount Existing Liens Purpose of Refinance Describe Improvements Original Cost made to be made Acquired 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 Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) expiration date) **III. BORROWER INFORMATION Borrower** Co-Borrower Borrower's Name (include Jr. or Sr. if applicable) Co-Borrower's Name (include Jr. or Sr. if applicable) Social Security Number Home Phone (incl. area code) DOB (mm/dd/yyyy) Yrs. School | Social Security Number | Home Phone (incl. area code) DOB (mm/dd/yyyy) Yrs. School Dependents (not listed by Co-Borrower) Dependents (not listed by Borrower) Married (includes registered domestic partners) Married (includes registered domestic partners) Unmarried (includes single, divorced, widowed) Unmarried (includes single, divorced, widowed) No No Separated Separated Ages Ages Present Address (street, city, state, ZIP/ country) Present Address (street, city, state, ZIP/ country) No. Yrs. No. Yrs. / United States / United States 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. Former Address (street, city, state, ZIP) Own Rent No. Yrs. Former Address (street, city, state, ZIP) Own No. Yrs.

Borrower			IV. EMPL	OYMENT IN	IFORMATIC	ON	Co-Borro				
Name & Address of Employer Self Employed			Yrs. on this job Name & Address			Address of Employer	Self	Employed	Yrs. on this job		
			Yrs. employ line of work	yed in this <td><u>,</u></td> <td></td> <td></td> <td></td> <td>Yrs. employed in this line of work/profession</td>	<u>,</u>				Yrs. employed in this line of work/profession		
Position/Title/Type of Business Business			Phone (incl.	area code)	Position/T	itle/Type of Business		Business	Phone (incl. area code)		
If employed in current	t position for less th	an two yea	rs or if curr	ently emplo	oyed in mo	re than one position, co	mplete t	he followin	g:		
Name & Address of Em	nployer Self E	mployed	Dates (fron	n-to)	Name & A	Address of Employer	Self	Employed	Dates (from-to)		
			Monthly Inc	come				Monthly Income			
Position/Title/Type of B	usiness	Business	Phone (incl.	area code)	Position/T	itle/Type of Business		Business Phone (incl. area code			
Name & Address of Em	nployer Self E	Employed	Dates (fron	n-to)	Name & A	Address of Employer	Self	Employed	Dates (from-to)		
			Monthly Inc	come				Monthly Income			
Position/Title/Type of B	usiness	Business	Phone (incl.	area code)	Position/T	itle/Type of Business		Business	Phone (incl. area code)		
Name & Address of Em	pployer Self E	Employed	Dates (fron	n-to)	Name & A	Address of Employer	Self	Employed	Dates (from-to)		
			Monthly Income \$						Monthly Income		
Position/Title/Type of B	usiness	Business	Phone (incl. area code)		Position/Title/Type of Business		Business		Phone (incl. area code)		
Name & Address of Em	nployer Self E	Employed	Dates (from-to)		Name & Address of Employer		Self	Employed	Dates (from-to)		
			Monthly Inc	come					Monthly Income \$		
Position/Title/Type of B	usiness	Business	Phone (incl.	area code)	Position/T	itle/Type of Business		Business	Phone (incl. area code)		
	V. MON	THLY INCO	ME AND CO	MBINED H	OUSING EX	(PENSE INFORMATION					
Gross Monthly Income	Borrower	Со-В	orrower	To	otal	Combined Monthly Housing Expense	Pr	esent	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					Homeowner Assn. Dues						
other income," below)	e e	· ·		¢		Other: Total	\$		\$		
* Self Employed Borrower(s) may be required to pr		rovide additional documentation		ontation sur			omonte	Ψ			
Describe Other Income	Notice: Alimo	ny, child su	ipport, or sep	parate main	tenance inc	ome need not be revealed have it considered for re	l if the				
B/C	B/C							Monthly Amount			
									\$		
						Borrower	-				

1/1	ASSETS	AND	LIADII	ITIEC

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 by that spouse or other person also.

Completed Jointly Not Jointly

Description ASSETS Cash deposit toward	S	Cash /larket	or Value		debts, includ	ing automobi	le loans	, revolving charge	acco	unts, real e	state loans	s, alimo	
purchase held by:	Φ				stock pledges, etc. Use continuation sheet, if necessar satisfied upon sale of real estate owned or upon refina LIABILITIES						ubject prop yment &	erty.	paid Balance
List checking and savings account	s belo	w			Name and a	address of C	,		Payment/l	•			
Name and address of Bank, S&L, or Credit Union				ivallie aliu a	1		r ayını c ını	vioriuis	φ				
					Acct. no.								
Acct. no. \$ Name and address of Bank, S&L, or Credit Union				Name and a	address of C	/		S Payment/I	Months	\$			
					Acct. no.								
Acct. no.	\$				Name and a	address of C	ompany	/	\$	Payment/I	Months	\$	
Name and address of Bank, S&L, or 0		Union											
					Acct. no. Name and a	address of C	ompany	/	9	Payment/I	Months	\$	
Acct. no.	\$				- riamo ana c		opu	•]	, ay			
Stocks & Bonds (Company name/number description)	\$												
					Acct. no. Name and a	address of C	/	9	S Payment/I	Months	\$		
Life insurance net cash value \$					•		,		·				
Face amount: \$ Subtotal Liquid Assets	\$												
Real estate owned (enter market value from schedule of real estate owned)	narket value \$			Acct. no. Name and address of Company					Payment/I	Months	\$		
Vested interest in retirement fund	retirement fund \$												
Net worth of business(es) owned	\$												
(attach financial statement) Automobiles owned (make and year)	\$				Acct. no. Alimony/Child Support/Separate					3			
Talendania emisa (mana ana year)	_				Maintenance Payments Owed to:								
Other Assets (itemize)	\$				Job-Related Expense (child care, union dues, etc.)					\$			
					Total Monthly Payments					\$			
					Net Worth	N. (1)(()			+	<u> </u>			1
Total Assets a. \$			(a minus b)					Total Liabilities b. \$					
		Type of Property	l	Present	Amoun	t of	Gross Rental Income		lortgage ayments	Insurar Mainten Taxes &	ance,	Net Rental Income	
				\$		\$		\$	\$		\$		\$
				J				T T	Ψ		T T		Ψ
Totals \$				\$ \$				\$ \$			\$		
List any additional names under which credit has previously been Alternate Name C				n received and reditor Name	d indicate ap	propriat	e creditor name(s	s) an		number(s): ccount Nu			
Uniform Residential Loan Application				_				ower			annia Mac	Form 10	03 7/05 (rev. 6/09)

VII. DETAILS OF TRANSACTION VIII. DECLARATIONS										
a. Purchase prid	ce	\$		Yes" to any questi		_	Borro	wer	Co-Bo	rrower
b. Alterations, ir	nprovements, repairs		•	tinuation sheet for	•		Yes	No	Yes	No
c. Land (if acqu	ired separately)		,	outstanding judgme	0 ,		Н	님		
d. Refinance (in	cl. debts to be paid off)		•		ot within the past 7 years? d upon or given title or deed ir	liou thoroof	Н	님		\vdash
e. Estimated pre	epaid items		in the last 7 y		a apoil of given like of acea if	on or given title or deed in fied thereof				ш
f. Estimated clo	sing costs		d. Are you a par	ty to a lawsuit?						
g. PMI, MIP, Fu	nding Fee				en obligated on any loan which	h resulted in				
h. Discount (if B	orrower will pay)		,		of foreclosure, or judgment?					
i. Total costs (a	idd items a through h)		loans, educational	loans, manufactured	mortgage loans, SBA loans, home (mobile) home loans, any mortg	gage, financial				
j. Subordinate	inancing				res," provide details, including dat per, if any, and reasons for the action					
k. Borrower's cl	osing costs paid by Seller		f. Are you prese	ently delinquent or ir	n default on any Federal debt	or any other				
I. Other Credits	(explain)				on, bond, or loan guarantee?					
					the preceding question.	aintananaa?		-		
				the down payment b	, child support, or separate ma	airiteriarice :	\vdash	HI	Н	H
				maker or endorser			H	HI	Н	H
				<u></u>						
			j. Are you a U.				\sqcup	닏	Ц	Ц
				manent resident alie		4	님	님	Н	\vdash
	/		•	ete question m below.	operty as your primary resid	dence?	Ш	니	Ш	Ш
m. Loan amount Funding Fee	(exclude PMI, MIP, financed)			•	est in a property in the last thr	ee vears?		\Box		П
	nding Fee financed		,		own-principal residence (PR)	,		_	ш	
o. Loan amount	-			ome (SH), or investm		,				
	Borrower (subtract j, k, l &				ome-solely by yourself (S),					
o from i)	borrower (Subtract), K, r a		jointly with	your spouse (SP),	or jointly with another person	(O)?		—	-	
		IX. ACKNO	WLEDGEME	NT AND AGREE	MENT					
Loan; (8) in the even have relating to such account may be traition or warranty, exymy "electronic sign containing a facsim Acknowledgement. contained in this a or a consumer report to Receive Creditor a written me have trained in the contained	and that my payments on the Lot h delinquency, report my name insferred with such notice as materies or implied, to me regardinature," as those terms are defile of my signature, shall be as a Each of the undersigned hipplication or obtain any inforrorting agency. Copy of Appraisal I/We have	an become delinquent, and account information as be required by law, (1 g the property or the coined in applicable federative, enforceable are lereby acknowledges thation or data relating the right to a copy of Creditor has provided.	the Lender, its sent one or more control on either Lender in dition or value of ital and/or state law divalid as if a paper that any owner of to the Loan, for at the appraisal reports.	vicers, successors, on nsumer credit reportinor its agents, broken the property; and (11) ws (excluding audio a er version of this applithe Loan, its service any legitimate purposent used in connection	that I have represented here or assigns may, in addition to a ng agencies; (9) ownership of the s, insurers, servicers, successo; my transmission of this applica and video recordings), or my faication were delivered containiners, successors and assigns, se through any source, including my this application for creding days after Creditor and assigns, se through any source, including the service of the service	ny other rights le Loan and/or rs or assigns h tion as an "ele lossimile transm g my original w may verify or ling a source of t. To obtain	and adminas m ctroninission ritten revename	remedinistration and arice reconnice of the signal arify aride in the py, I/w	lies that ion of the ny repre- ord" cor- nis app ture. ny info- nis app	at it may he Loan esenta- ntaining lication rmation blication t send
	copy of the appraisal report, co		4-	On Degrade O				>- 4-		
Borrower's Sign X	atur e	Da	ıc	Co-Borrower's Si	ignatur e		'	ate		
	X. IN	ORMATION FOR	GOVERNME		G PURPOSES					
opportunity, fair ho not discriminate ei may check more th observation and su	using and home mortgage dis ther on the basis of this inform an one designation. If you do urname if you have made this	closure laws. You are nation, or on whether you not furnish ethnicity, r application in person. I requirements to which	e not required to fuctor of the control of the cont	rnish this informatio sh it. If you furnish th r Federal regulations to furnish the inforn	welling in order to monitor the n, but are encouraged to do so the information, please provides, this lender is required to not nation, please check the box be state law for the particular to the not wish to furnish this. Hispanic or Latino	 The law property both ethnicity the information of loan appropriate the property of loan appropriate the loan appropriate	ovide and ion o r mu plied	s that race. n the l st revi- for.)	a Lend For rabasis of ew the	der may ice, you of visual
Race:	American Indian or		Black or	Race:	American Indian or	Asian			ck or	
	Alaska Native Native Hawaiian or Other		frican American Vhite		Alaska Native Native Hawaiian or Other	Pacific Island	ler [Afrio Whi⊓		nerican
Sex:	Female	Male		Sex:	Female	Male				
To be Complete This information w In a face-to-fa In a telephone Loan Originator's S	ce interview E	By the applicant and			Date					
X										
Loan Originator's I	Name (print or type)		Loan Originator	Identifier	Loan Originator's Phone	e Number (inc	ludin	g area	code)
Loan Origination C	company's Name		Loan Origination	Company Identifier	Loan Origination Compa	any's Address	i			

Borrowers' Certification and Authorization

CERTIFICATION

The	Undersigned certify the following:
1.	I/We have applied for a mortgage loan through Legend Real Estate & Finance . In applying
	for the loan, I/We completed a loan application containing various information on the purpose of the
	loan, the amount and source of the down payment, employment and income information, and the assets
	and liabilities. I/We certify that all of the information is true and complete. I/We made no
	misrepresentations in the loan application or other documents, nor did I/We omit any pertinent
	information.
2.	I/We understand and agree that Legend Real Estate & Financereserves the right to
	change the mortgage loan review processes to a full documentation program. This may include verifying
	the information provided on the application with the employer and/or the financial institution.
3.	I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to
	knowingly make any false statements when applying for this mortgage, as applicable under the
	provisions of Title 18, United States Code, Section 1014.
	AUTHORIZATION TO RELEASE INFORMATION
То	Whom It May Concern:
1.	I/We have applied for a mortgage loan through Legend Real Estate & Finance . As part of
	the application process, Legend Real Estate & Finance and the mortgage guaranty insurer
	(if any), may verify information contained in my/our loan application and in other documents required in
	connection with the loan, either before the loan is closed or as part of its quality control program.
2.	I/We authorize you to provide to <u>Legend Real Estate & Finance</u> and to any investor to
	whom Legend Real Estate & Finance may sell my mortgage, any and all information and
	documentation that they request. Such information includes, but is not limited to, employment history
	and income; bank, money market and similar account balances; credit history; and copies of income tax
	returns.
3.	Legend Real Estate & Finance or any investor that purchases the mortgage may address
	this authorization to any party named in the loan application.
4.	A copy of this authorization may be accepted as an original.
Boı	rower Date
<u></u>	Porrower
CO.	Borrower Date