

Adjustable Rate Mortgage Loan Application

Borrower Information

Are income or assets from a Co-borrower to be used as a basis for loan qualification? Yes No If yes, please complete Co-borrower section below.

Borrower			Co-borrower		
Social Security Number	Home Phone	Date of Birth	Social Security Number	Home Phone	Date of Birth
<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 code) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. yrs. _____			Present Address (street, city, state, zip code) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. yrs. _____		

Employment Information

Name & Address of Employer <input type="checkbox"/> Self Employed Yrs. on this job _____ Work Phone: _____	Name & Address of Employer <input type="checkbox"/> Self Employed Yrs. on this job _____ Work Phone: _____
Gross Monthly Income* \$ _____	Gross Monthly Income* \$ _____

*Alimony, child support, or separate maintenance income need not be revealed if the borrower or co-borrower does not choose to have it considered.

Loan Information

Purpose of Loan Purchase Refinance Construction For Purchases, please indicate sales price \$ _____
(and please provide copy of sales contract)

Loan Amount Requested \$ _____ Funds available for downpayment/closing costs \$ _____

For Refinance loans, do you wish to include the closing costs in the loan amount? Yes No Payoff second mortgages? Yes No

Loan Term (no. of months) _____ Estimated Value of Home \$ _____

Property Address _____

Property will be: Primary Residence Second Home Investment/Rental Manufactured Home? Yes No

Homeowner's Insurance Agent (and phone number) _____

How would you prefer to be contacted regarding this loan request? Please provide phone number or email address. _____

Declarations

If you answer "yes" to any of these questions (except for "d"), please provide written explanation.	Borrower		Co-borrower	
	Yes	No	Yes	No
a) Are you a party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b) Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c) Is any part of the down payment borrowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d) Are you a U.S. citizen? (If no, please provide written explanation.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e) Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Information for Government Monitoring Purposes

The following information is requested by the Federal Government for certain types of loans related to a dwelling, to monitor the Lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The lender may neither discriminate on the basis of this information, nor whether you choose to furnish it. However, if you choose not to furnish it, under Federal regulations, this Lender is required to note race and sex based on visual observation or surname. If you do not wish to furnish the information, please check the box below.

Borrower <input type="checkbox"/> I do not wish to furnish this information. Race/National Origin (select all that apply): <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> White <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or other Pacific Islander Ethnicity (select one): _____ Sex: _____ <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> Male <input type="checkbox"/> Female	Co-borrower <input type="checkbox"/> I do not wish to furnish this information. Race/National Origin (select all that apply): <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> White <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or other Pacific Islander Ethnicity (select one): _____ Sex: _____ <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> Male <input type="checkbox"/> Female
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Each of the undersigned represents to Lender and agrees and acknowledges that: the information provided in this application is true and correct as of the date set forth and that any intentional or negligent misrepresentation of this information may result in civil liability and/or in criminal penalties; the loan requested pursuant to this application will be secured by a deed of trust on the property described herein; any owner or servicer of the Loan may verify or reverify any information contained in the application from any source named in this application and the Lender and its agents 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 should change prior to closing of the Loan; neither Lender or its agents has made any representation or warranty to me regarding the property or the condition or value of the property.

Borrower's Signature / Date

Co-Borrower's Signature / Date
