

New Items:

- “Does not apply” – section will not display in printed copies
- “Check if this statement applies” – employed by family member...
- “Check if you are the Business Owner or Self-Employed” – also includes Monthly Income (or Loss)
- Gross Monthly Income now displays in the Employment section

1b. Current Employment/Self-Employment and Income Does not apply

Employer or Business Name _____ Phone (____) ____ - ____
 Street _____ Unit # _____
 City _____ State _____ ZIP _____ Country _____

Position or Title _____
 Start Date ____/____/____ (mm/dd/yyyy)
 How long in this line of work? ____ Years ____ Months

Check if this statement applies:
 I am employed by a family member, property seller, real estate agent, or other party to the transaction.

Check if you are the Business Owner or Self-Employed I have an ownership share of less than 25%. **Monthly Income (or Loss)** \$ _____
 I have an ownership share of 25% or more. \$ _____

Gross Monthly Income

Base	\$ _____/month
Overtime	\$ _____/month
Bonus	\$ _____/month
Commission	\$ _____/month
Military Entitlements	\$ _____/month
Other	\$ _____/month
TOTAL \$	0.00/month

1c. IF APPLICABLE, Complete Information for Additional Employment/Self-Employment and Income Does not apply

Employer or Business Name _____ Phone (____) ____ - ____
 Street _____ Unit # _____
 City _____ State _____ ZIP _____ Country _____

Position or Title _____
 Start Date ____/____/____ (mm/dd/yyyy)
 How long in this line of work? ____ Years ____ Months

Check if this statement applies:
 I am employed by a family member, property seller, real estate agent, or other party to the transaction.

Check if you are the Business Owner or Self-Employed I have an ownership share of less than 25%. **Monthly Income (or Loss)** \$ _____
 I have an ownership share of 25% or more. \$ _____

Gross Monthly Income

Base	\$ _____/month
Overtime	\$ _____/month
Bonus	\$ _____/month
Commission	\$ _____/month
Military Entitlements	\$ _____/month
Other	\$ _____/month
TOTAL \$	0.00/month

1d. IF APPLICABLE, Complete information for Previous Employment/Self-Employment and Income Does not apply
 Provide at least 2 years of current and previous employment and income.

Employer or Business Name _____
 Street _____ Unit # _____
 City _____ State _____ ZIP _____ Country _____

Position or Title _____
 Start Date ____/____/____ (mm/dd/yyyy)
 End Date ____/____/____ (mm/dd/yyyy)

Check if you were the Business Owner or Self-Employed

Previous Gross Monthly Income \$ _____/month

1e. Income from Other Sources Does not apply

Include income from other sources below. Under Income Source, choose from the sources listed here:

• Alimony	• Child Support	• Interest and Dividends	• Notes Receivable	• Royalty Payments	• Unemployment Benefits
• Automobile Allowance	• Disability	• Mortgage Credit Certificate	• Public Assistance	• Separate Maintenance	• VA Compensation
• Boarder Income	• Foster Care	• Mortgage Differential Payments	• Retirement (e.g., Pension, IRA)	• Social Security	• Other

NOTE: Reveal alimony, child support, separate maintenance, or other income ONLY if you want it considered in determining your qualification for this loan.

Income Source – use list above	Monthly Income
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
Provide TOTAL Amount Here	\$ 0.00

Section 1c –
 Additional
 Employment/Self-
 Employment

Section 1d –
 Previous
 Employment/Self-
 Employment

Section 1e – Income
 from other Sources
 [this is a change as
 the multiple sources
 are listed on the
 printed documents]

Section 2: Financial Information – Assets and Liabilities

Section 2: Financial Information — Assets and Liabilities. This section asks about things you own that are worth money and that you want considered to qualify for this loan. It then asks about your liabilities (or debts) that you pay each month, such as credit cards, alimony, or other expenses.

2a. Assets – Bank Accounts, Retirement, and Other Accounts You Have

Include all accounts below. Under Account Type, choose from the types listed here:

- Checking
- Savings
- Money Market
- Certificate of Deposit
- Mutual Fund
- Stocks
- Stock Options
- Bonds
- Retirement (e.g., 401k, IRA)
- Bridge Loan Proceeds
- Individual Development Account
- Trust Account
- Cash Value of Life Insurance (used for the transaction)

Account Type – use list above	Financial Institution	Account Number	Cash or Market Value
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$
Provide TOTAL Amount Here			\$ 0.00

2b. Other Assets and Credits You Have Does not apply

Include all other assets and credits below. Under Asset or Credit Type, choose from the types listed here:

- Assets**
 - Proceeds from Real Estate Property to be sold on or before closing
 - Proceeds from Sale of Non-Real Estate Asset
 - Secured Borrowed Funds
 - Unsecured Borrowed Funds
 - Other
- Credits**
 - Earnest Money
 - Employer Assistance
 - Lot Equity
 - Relocation Funds
 - Rent Credit
 - Sweat Equity
 - Trade Equity

Asset or Credit Type – use list above	Cash or Market Value
<input type="text"/>	\$
<input type="text"/>	\$
<input type="text"/>	\$
<input type="text"/>	\$
Provide TOTAL Amount Here \$ 0.00	

2c. Liabilities – Credit Cards, Other Debts, and Leases that You Owe Does not apply

List all liabilities below (except real estate) and include deferred payments. Under Account Type, choose from the types listed here:

- Revolving (e.g., credit cards)
- Installment (e.g., car, student, personal loans)
- Open 30-Day (balance paid monthly)
- Lease (not real estate)
- Other

Account Type – use list above	Company Name	Account Number	Unpaid Balance	To be paid off at or before closing	Monthly Payment
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$	<input type="checkbox"/>	\$
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$	<input type="checkbox"/>	\$
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$	<input type="checkbox"/>	\$
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$	<input type="checkbox"/>	\$

2d. Other Liabilities and Expenses Does not apply

Include all other liabilities and expenses below. Choose from the types listed here:

- Alimony
- Child Support
- Separate Maintenance
- Job Related Expenses
- Other

	Monthly Payment
<input type="text"/>	\$
<input type="text"/>	\$
<input type="text"/>	\$

Borrower Name:
 Uniform Residential Loan Application
 Freddie Mac Form 65 • Fannie Mae Form 1003
 Effective 9/2020

Sections 2a & 2b:

- Assets – the printed copy displays the list of asset types
- Other Assets and Credits – the printed copy displays the list of both the “other asset” and “credit” types

Sections 2c & 2d

- Liabilities, Other Liabilities and Expenses are listed in these sections.

NOTE: The “Does not apply” option is available on Sections 2b, 2c & 2d. This will collapse these sections on the printed copies.

Continuation Sheet

To be completed by the Lender:
 Lender Loan No./Universal Loan Identifier _____ Agency Case No. _____

Uniform Residential Loan Application — Continuation Sheet

Continuation Sheet Use this continuation sheet if you need more space to complete the Uniform Residential Loan Application.

Borrower Name (First, Middle, Last, Suffix) _____

Additional Information

Additional Borrower Name (First, Middle, Last, Suffix) _____

Additional Information

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 federal law (18 U.S.C. §§ 1001 et seq.).

Borrower Signature _____ **Date** (mm/dd/yyyy) ____/____/____

Additional Borrower Signature _____ **Date** (mm/dd/yyyy) ____/____/____

Unmarried Addendum

To be completed by the Lender:
 Lender Loan No./Universal Loan Identifier _____ Agency Case No. _____

Uniform Residential Loan Application — Unmarried Addendum

For Borrower Selecting the Unmarried Status

Lenders Instructions for Using the Unmarried Addendum
 The Lender may use the Unmarried Addendum only when a Borrower selected "Unmarried" in Section 1 and the information collected is necessary to determine how State property laws directly or indirectly affecting creditworthiness apply, including ensuring clear title.

For example, the Lender may use the Unmarried Addendum when the Borrower resides in a State that recognizes civil unions, domestic partnerships, or registered reciprocal beneficiary relationships or when the property is located in such a State. "State" means any state, the District of Columbia, the Commonwealth of Puerto Rico, or any territory or possession of the United States.

If you selected "Unmarried" in Section 1, is there a person who is not your legal spouse but who currently has real property rights similar to those of a legal spouse? NO YES

If YES, indicate the type of relationship and the State in which the relationship was formed. For example, indicate if you are in a civil union, domestic partnership, registered reciprocal beneficiary relationship, or other relationship recognized by the State in which you currently reside or where the property is located.

Civil Union Domestic Partnership Registered Reciprocal Beneficiary Relationship Other (explain) _____

State: _____

The Unmarried Addendum will print when:

- Marital Status = Unmarried
- "Is there a person who is not your legal spouse but who currently has real property rights similar to those of a legal spouse?" = Yes