

# REAL ESTATE APPLICATION



**DO NOT USE THIS FORM** if proceeds will be used to **PURCHASE** or **REFINANCE** a dwelling to be occupied by the applicant as a **PRIMARY RESIDENCE**.

Notice: To comply with the Patriot Act and help the government fight the funding of terrorism and money laundering activities, we will require certain information and documentation to identify all applicants. Please check one of the boxes in the next section. If applying jointly, be sure to initial the applicant &/or co-applicant lines.

I'm an **Individual** applicant applying for credit in my own name and depending on my own income or assets for repayment.

I'm an **Individual** applying in my own name but depending on income that includes alimony, child support, or separate maintenance or someone else making the payments.

I'm an **Individual** applying to be a guarantor on a loan for \_\_\_\_\_.

We're applying **JOINTLY** and confirm by printing our names here: **Applicant** \_\_\_\_\_ **Co – Applicant** \_\_\_\_\_

## SECTION 1 – LOAN REQUEST – PROPERTY INFORMATION – LOAN PURPOSE

<b>LOAN AMOUNT:</b> \$	<b># MONTHS:</b>	<b>TYPE OF PROPERTY:</b>	<b>PURPOSE OF LOAN:</b>
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<b>SUBJECT PROPERTY ADDRESS</b> (street address, city, state, zip on property lender will use as collateral):	<b>NO. OF UNITS</b>
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<b>LEGAL DESCRIPTION OF SUBJECT PROPERTY:</b> (Attach description if necessary)	<b>YR. BUILT</b>
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**GENERAL DESCRIPTION OF SUBJECT PROPERTY:** (Type of property, brick, metal, frame, acreage, etc.)

<b>PURCHASE PRICE OF SUBJECT PROPERTY, IF PURCHASING:</b>	<b>PROPERTY IS HELD FOR:</b> INVESTMENT    BUSINESS    AGRICULTURE    OTHER
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**For construction loan, complete line below:**

YEAR LOT/LAND ACQUIRED	ORIGINAL COST	PRESENT VALUE OF LOT/LAND	NAME OF PROPOSED CONTRACTOR	ESTIMATED COST OF CONSTRUCTION
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**For refinance loan, complete line below:**

YEAR LOT/LAND ACQUIRED	ORIGINAL COST	AMOUNT EXISTING LIENS	PURPOSE OF REFINANCE	DESCRIBE IMPROVEMENTS MADE OR TO BE MADE: COST: \$
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<b>NAME &amp; MARITAL STATUS OF NAMES DESIRED ON DEED:</b>	<b>INSURANCE AGENT NAME &amp; PH. # FOR SUBJECT PROPERTY:</b>
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**FUNDS AVAILABLE FOR DOWN PAYMENT AND CLOSING COSTS:**  
Amount: \$ \_\_\_\_\_ Source: \_\_\_\_\_ (i.e. checking, savings, family gift, or equity)

## SECTION 2 – APPLICANT INFORMATION (Use separate sheet if necessary.)

<b>LEGAL NAME</b> (Last, First, Middle)	<b>BEST CONTACT PHONE NO.</b>	<b>MARITAL STATUS</b>	<b>BIRTH DATE</b>	<b>SOCIAL SECURITY NO.</b>
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<b>DRIVERS LICENSE NUMBER:</b>	<b>STATE ISSUED:</b>	<b>ISSUE DATE:</b>	<b>EXPIRATION DATE:</b>
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**EMAIL ADDRESS**

<b>PRESENT ADDRESS</b>	<b>CITY/STATE</b>	<b>ZIP</b>	<b># YEARS</b>
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<b>MAILING ADDRESS</b> (if different from present address)	<b>CITY/STATE</b>	<b>ZIP</b>	<b># YEARS</b>
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<b>CURRENT EMPLOYER NAME AND ADDRESS</b>	<b>BUSINESS PHONE #</b>	<b># YEARS EMPLOYED</b>
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<b>POSITION/TITLE</b>	<b>NAME OF SUPERVISOR</b>
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<b>PREVIOUS EMPLOYER NAME AND ADDRESS</b>	<b># YEARS EMPLOYED</b>
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<b>GROSS INCOME</b> \$ _____ PER _____	<b>NET INCOME</b> \$ _____ PER _____	<b>NUMBER OF DEPENDENTS</b>	<b>AGE OF DEPENDENTS</b>
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ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT WISH TO HAVE IT CONSIDERED AS A BASIS FOR REPAYING THIS OBLIGATION.

<b>OTHER INCOME</b> \$ _____ PER _____	<b>SOURCE(S) OF OTHER INCOME</b>
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<b>IS ANY INCOME IN THIS SECTION LIKELY TO BE REDUCED BEFORE THE CREDIT REQUESTED IS PAID OFF?</b> NO    YES (explain)	<b>ARE YOU A U.S. CITIZEN?</b> YES    NO
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<b>HAVE YOU EVER HAD A LOAN FROM US?</b> NO    YES – WHEN?	<b>CHECKING ACCOUNT NO:</b>	<b>INSTITUTION NAME:</b>
	<b>SAVINGS ACCOUNT NO:</b>	<b>INSTITUTION NAME:</b>

<b>NAME OF NEAREST RELATIVE NOT LIVING WITH YOU:</b>	<b>ADDRESS</b>	<b>RELATIONSHIP</b>	<b>PHONE NUMBER</b>
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**SECTION 3 – JOINT APPLICANT OR OTHER PARTY INFORMATION (Use separate sheet if necessary)**

LEGAL NAME <i>(Last, First, Middle)</i>		BEST CONTACT PHONE NO.	MARITAL STATUS	BIRTH DATE	SOCIAL SECURITY NO.
DRIVERS LICENSE NUMBER:	STATE ISSUE:	ISSUE DATE:	EXPIRATION DATE:		
EMAIL ADDRESS:					
PRESENT ADDRESS		CITY/STATE		ZIP	# YEARS
MAILING ADDRESS <i>(if different from present address)</i>		CITY/STATE		ZIP	# YEARS
CURRENT EMPLOYER NAME AND ADDRESS			BUSINESS PHONE #	# OF YEARS EMPLOYED	
POSITION/TITLE			NAME OF SUPERVISOR		
PREVIOUS EMPLOYER NAME AND ADDRESS				# OF YEARS EMPLOYED	
GROSS INCOME PER		NET INCOME PER		NUMBER OF DEPENDENTS	AGE OF DEPENDENTS
ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT WISH TO HAVE IT CONSIDERED AS A BASIS FOR REPAYING THIS OBLIGATION.					
OTHER INCOME PER		SOURCE(S) OF OTHER INCOME			
IS ANY INCOME IN THIS SECTION LIKELY TO BE REDUCED BEFORE THE CREDIT REQUESTED IS PAID OFF? NO YES <i>(explain)</i>					ARE YOU A U.S. CITIZEN? YES NO
HAVE YOU EVER HAD A LOAN FROM US? NO YES – WHEN?	CHECKING ACCOUNT NO:	INSTITUTION NAME:			
	SAVINGS ACCOUNT NO:	INSTITUTION NAME:			
NAME OF NEAREST RELATIVE NOT LIVING WITH YOU	ADDRESS	RELATIONSHIP	PHONE NO.		

**SECTION 4 – ASSETS AND DEBT INFORMATION**

*Information is needed for both Applicant and Co-Applicant regarding Asset and Debt Information.*

**ASSETS OWNED (Use separate sheet if necessary)**

Applicant			Co-Applicant		
Description of Assets	Estimated Value	Subject to Lien	Description of Assets	Estimated Value	Subject to Lien
CASH IN BANK ACCOUNTS	\$	YES NO	CASH IN BANK ACCOUNTS	\$	YES NO
OTHER FUNDS AVAILABLE <i>(describe)</i>	\$	YES NO	OTHER FUNDS AVAILABLE <i>(describe)</i>	\$	YES NO
AUTOMOBILES <i>(year, make, model)</i>	\$	YES NO	AUTOMOBILES <i>(year, make, model)</i>	\$	YES NO
	\$	YES NO		\$	YES NO
	\$	YES NO		\$	YES NO
REAL ESTATE <i>(location/description)</i>	\$	YES NO	REAL ESTATE <i>(location /description)</i>	\$	YES NO
MARKETABLE SECURITIES <i>(Issuer, type, number of shares)</i>	\$	YES NO	MARKETABLE SECURITIES <i>(Issuer, type, number of shares)</i>	\$	YES NO
OTHER ASSETS	\$	YES NO	OTHER ASSETS	\$	YES NO
	\$	YES NO		\$	YES NO
<b>APPLICANT'S TOTAL ASSETS</b>	<b>\$</b>		<b>CO-APPLICANT'S TOTAL ASSETS</b>	<b>\$</b>	

**DEBTS (Include mortgages, rent, credit cards, installment payments, student loans, etc.) Use separate sheet if needed.)**

**APPLICANT OUTSTANDING DEBTS**

CREDITORS <i>(Attach list if more room is needed.)</i>	TYPE OF DEBT OR ACCOUNT NUMBER	ORIGINAL BALANCE	PRESENT BALANCE	MONTHLY PAYMENTS
MORTGAGE HOLDER OR LANDLORD NAME:		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE <i>(if applicable)</i>		\$	\$	\$
<b>APPLICANT'S TOTAL DEBTS</b>		<b>\$</b>	<b>\$</b>	<b>\$</b>

ARE YOU A CO-MAKER, ENDORSER, OR GUARANTOR ON ANY LOANS OR CONTRACT?	NO	YES – FOR WHOM? CREDITOR:
ARE THERE ANY UNSATISFIED JUDGMENTS AGAINST YOU?	NO	YES – AMOUNT \$ TO WHOM OWED:
HAVE YOU EVER BEEN DECLARED BANKRUPT IN THE LAST 10 YEARS?	NO	YES – FOR WHERE? YEAR DECLARED BANKRUPT:

<b>CO-APPLICANT OUTSTANDING DEBTS (if not included in applicant's debts above)</b>				
<b>CREDITOR</b>	<b>TYPE OF DEBT OR ACCOUNT NUMBER</b>	<b>ORIGINAL DEBT BALANCE (omit rent)</b>	<b>PRESENT BALANCE</b>	<b>MONTHLY PAYMENTS</b>
MORTGAGE HOLDER OR LANDLORD NAME		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE (if applicable)		\$	\$	\$
<b>CO-APPLICANT'S TOTAL DEBTS</b>		<b>\$</b>	<b>\$</b>	<b>\$</b>
ARE YOU A CO-MAKER, ENDORSER, OR GUARANTOR ON ANY LOANS OR CONTRACT?		NO	YES – FOR WHOM? CREDITOR:	
ARE THERE ANY UNSATISFIED JUDGMENTS AGAINST YOU?		NO	YES – AMOUNT \$ TO WHOM OWED:	
HAVE YOU EVER BEEN DECLARED BANKRUPT IN THE LAST 10 YEARS?		NO	YES – FOR WHERE? YEAR DECLARED BANKRUPT:	
<b>SECTION 5 – ACKNOWLEDGEMENT AND AGREEMENT</b>				
If the lender determines an appraisal is needed to determine the property's value, the <u>LENDER</u> will order the appraisal at your expense and promptly give you a copy, whether or not your loan closes. (Note: If <u>YOU</u> desire to order an appraisal, you may do so at your own cost; however, the appraisal is not useable by the lender.)				

Everything I (we) have stated in this application is correct to the best of my knowledge. I (we) understand that you will retain this application whether or not it is approved. You are authorized to check my (our) credit and employment history and to answer questions about your credit experience with me (us).

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant's Signature

\_\_\_\_\_  
Date

