

# 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 ☐ 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					
Mortgage Applied for:	<input type="checkbox"/> VA <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number		
	<input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service		5100010224		
Amount	Interest Rate	No. of Months	Amortization Type:	<input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain):	
\$ 375,000.00	11.1750360		<input type="checkbox"/> GPM <input checked="" type="checkbox"/> ARM (type):	2/38 40Yr Stated 0/0	

II. PROPERTY INFORMATION AND PURPOSE OF LOAN	
Subject Property Address (street, city, state & ZIP)	No. of Units
██████████, MILTON, MA 02186	1
Legal Description of Subject Property (attach description if necessary)	Year Built
	1948

Purpose of Loan	<input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain):	Property will be:
	<input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	<input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a + b)
	\$	\$	\$	\$	\$

Complete this line if this is a refinance loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe improvements	<input type="checkbox"/> made <input type="checkbox"/> to be made
	\$	\$			

Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)	Manner in which Title will be held	Estate will be held in:
	SOLE	<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)

Borrower		III. BORROWER INFORMATION		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)
██████████	██████████	05/01/1956	14		
<input type="checkbox"/> Married <input checked="" type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower) no. ages	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower) no. ages		
<input type="checkbox"/> Separated	111	<input type="checkbox"/> Separated			
Present Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent 5.00 No. Yrs.	Present Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.		
██████████, BROCKTON, MA 02301					
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)	<input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.	Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.
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Borrower		IV. EMPLOYMENT INFORMATION		Co-Borrower	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job	Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job
██████████, ALLSTON, MA 02134		1.03			
Position/Title/Type of Business	Business Phone (incl. area code)	Yrs. employed in this line of work/profession	Position/Title/Type of Business	Business Phone (incl. area code)	Yrs. employed in this line of work/profession
SR CNA NURSING	██████████ X	5			X
If employed in current position for less than two years or if currently employed in more than one position, complete the following:					
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)
██████████, BOSTON, MA 02122		2/4/2002 9/8/2006			
Position/Title/Type of Business	Business Phone (incl. area code)	Monthly Income	Position/Title/Type of Business	Business Phone (incl. area code)	Monthly Income
OPS MANAGER	██████████	\$			\$
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)
██████████, WATERTOWN MA 02472		2/2/2003 12/21/2004			
Position/Title/Type of Business	Business Phone (incl. area code)	Monthly Income	Position/Title/Type of Business	Business Phone (incl. area code)	Monthly Income
HOME HEALTH AT	██████████	\$			\$









CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION			
Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark <b>B</b> for Borrower or <b>C</b> for Co-Borrower.	Borrower:		Agency Case Number:
	[REDACTED]		
	Co-Borrower:		Lender Case Number:
			<b>5100010224</b>

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 Title 18, United States Code, Section 1001, et seq.

Borrower's Signature:	Date	Co-Borrower's Signature:	Date
X [REDACTED]	9/8/2006	X	9/8/2006

## Continuation Sheet/Residential Loan Application

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.	Borrower:	Agency Case Number:
	Co-Borrower:	Lender Case Number: 5100010224

## EXPLANATION OF DECLARATIONS FOR BORROWER #1

## OUTSTANDING JUDGEMENTS

## BANKRUPTCY

## FORECLOSURE

## PARTY TO A LAWSUIT

## DIRECTLY / INDIRECTLY INVOLVED

## DELINQUENT OR IN DEFAULT

## ALIMONY / CHILD SUPPORT / SEPARATE MAINTENANCE

## DOWN PAYMENT BORROWED

CO-MAKER / ENDORSER ON A LOAN  
UNKNOWN

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 Title 18, United States Code, Section 1001, et seq.

Borrower's Signature:	Date	Co-Borrower's Signature:	Date
X [Signature]	9/8/2008	X [Signature]	9/8/2008

## Continuation Sheet/Residential Loan Application

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.

Borrower:	[Redacted]	Agency Case Number:	
Co-Borrower:		Lender Case Number:	5100010224

Under Massachusetts statute, Mass GEN L ch 184, Section 17B, you, the Borrower are entitled to know the following:

1. The responsibility of the attorney for the Lender is to protect the interest of the Lender.
2. You, the Borrower, may at your own expense, engage an attorney of your own selection to represent your interests in this transaction.

The approximate expiration date of the Note is **October 1, 2036**

At the **11.1750** rate of interest.

Please be aware that as of the expiration date of the Note, we the Lender may demand payment of said Note, may rewrite the Note by agreement at greater or lesser rate of interest, or may, by agreement, allow payments to be made on said note at the same, or a lesser or a greater rate of interest.

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 Title 18, United States Code, Section 1001, et seq.

Borrower's Signature:	Date	Co-Borrower's Signature:	Date
X [Redacted]	9/8/2005	X [Redacted]	9/8/2006

Name [REDACTED]

The following information is provided to complete and become a part of the application for a mortgage in the amount of \$ **375,000.00**

with interest at **11.1750** % for a term of **480** months and to be secured by property known as:

Subject Property Address (street, city, state, & ZIP)

MA 02186

Legal Description of Subject Property (attach description if necessary)

SEE ATTACHED LEGAL DESCRIPTION

### ASSETS AND LIABILITIES

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 about that spouse or other person also.

Completed ☐ Jointly ☒ Not Jointly

[illegible]

**Schedule of Real Estate Owned** (If additional properties are owned, use continuation sheet.)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens
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Schedule of Real Estate Owned (continued)							
Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Rent
		\$	\$	\$	\$	\$	\$
	Totals	\$	\$	\$	\$	\$	\$

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name

**Creditor Name**

Account Number

## ACKNOWLEDGMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date in full opposite my signature and that any intentional or negligent misrepresentation in this application is false and correct as of the date in full opposite my signature; (2) I am not a minor, and I am not a person who suffers any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal proceedings including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (3) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns 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 that I have represented herein should change prior to closing of the Loan; (8) In the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

**Acknowledgement.** Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature

Date \_\_\_\_\_

Co-Borrower's Signature	
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Date \_\_\_\_\_

**X**

9/8/2006

1x

9/8/2006

TO BE COMPLETED BY INTERVIEWER

This application was taken by:

Interviewer's Name (print or type)

9/8/2006

Name and Address of Interviewer's Employer

Interviewer's Signature \_\_\_\_\_

Date \_\_\_\_\_

121 Harvard Ave Ste 2R

Interviewer's Phone Number: \_\_\_\_\_

Interviewer's Phone Number (incl. area code)

Allston, MA 02134

**617-202-6700**