

Second Mortgage or Home Improvement Loan Application

TYPE LOAN APPLIED FOR	<input type="checkbox"/> Conventional	<input type="checkbox"/> FHA	<input type="checkbox"/> VA				
	<input type="checkbox"/> Secured	<input type="checkbox"/> Unsecured					
Amount	Interest rate		No. of mos.	Monthly payment Principal & Interest	Property type		
\$	<input type="checkbox"/> Simple Int. <input type="checkbox"/> Add-on %			\$	<input type="checkbox"/> Single Family Dwelling	<input type="checkbox"/> Condo	
Address of property to be improved			Date Purchased	Cash Down Payment	Purchase Price	Present value of home	
				\$	\$	\$	
Title in name of:		Address of title holder		Mortgage Type: Is your present first mortgage a conventional graduated payment mortgage or an FHA 245 mortgage loan? <input type="checkbox"/> No <input type="checkbox"/> Yes If yes, attach payment schedule			
Yr. house built	No. of rooms	No. of bed-rooms	No. of baths	Family room or den <input type="checkbox"/> Yes <input type="checkbox"/> No	Gross living area Sq. Ft.	Garage / Carport (Specify type & no.)	Central air <input type="checkbox"/> Yes <input type="checkbox"/> No

If this is a new residential structure, has it been completed and occupied for 90 days or longer? Yes No

Improvements Planned (copies of estimate or itemized cost breakdown must be attached)	Type of Improvement
	<input type="checkbox"/> Property Improvement <input type="checkbox"/> Rehabilitation/Modernization <input type="checkbox"/> Additions <input type="checkbox"/> Energy Conservation <input type="checkbox"/> Solar Installation

The Co-Borrower Section and all other Co-Borrower questions must be completed and the appropriate box(es) checked if another person will be jointly obligated with the Borrower on the loan, or the Borrower is relying on income from alimony, child support or separate maintenance or on the income or assets of another person as a basis for repayment of the loan, or the Borrower is married and resides, or the property is located, in a community property state.

Borrower				Co-Borrower			
Name	Age	Name	Age	Present Address (if different from above) No. Years <input type="checkbox"/> Own <input type="checkbox"/> Rent		Present Address No. Years <input type="checkbox"/> Own <input type="checkbox"/> Rent	
Street		Street		City/State/Zip		City/State/Zip	
Former address if less than 2 years at present address		Former address if less than 2 years at present address		Street		Street	
City/State/Zip		City/State/Zip		Years at former address <input type="checkbox"/> Own <input type="checkbox"/> Rent		Years at former address <input type="checkbox"/> Own <input type="checkbox"/> Rent	
Complete for secured loans only <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated (incl. single, divorced, widowed)		Dependents other than listed by Co-Borrower No. Ages		Complete for secured loans only <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated (incl. single, divorced, widowed)		Dependents other than listed by Borrower No. Ages	
Name and Address of Employer		Years employed in this line of work or profession? ____ Years Years on this job _____ <input type="checkbox"/> Self Employed*		Name and Address of Employer		Years employed in this line of work or profession? ____ Years Years on this job _____ <input type="checkbox"/> Self Employed*	
Position/Title		Type of Business		Position/Title		Type of Business	
Social Security Number***		Home Phone		Social Security Number***		Home Phone	
Business Phone		Business Phone		Business Phone		Business Phone	
Name & Address of nearest relative not living with you		Relationship Home phone		Name & Address of nearest relative not living with you		Relationship Home phone	

Gross Monthly Income				Bank		Account No.		Name & Address of Depository	
Item	Borrower	Co-Borrower	Total	Checking					
Empl. Income	\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No					
Other † (Before completing, see notice under Describe Other Income Below.)				Savings					
Total	\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No					

Describe Other Income			
B-Borrower	C-Co-Borrower	NOTICE: † Alimony, child support, or separate maintenance income need not be revealed if the Borrower or Co-Borrower does not choose to have it considered as a basis for repaying this loan.	Monthly Amount
			\$

If Employed In Current Position For Less Than Two Years, Complete the Following						
B/C	Previous Employer/School	City/State	Type of Business	Position/Title	Dates From/To	Monthly Income

These Questions Apply To Both Borrower and Co-Borrower					
If a "yes" answer is given to a question in this column, please explain on an attached sheet.	Borrower Yes or No	Co-Borrower Yes or No		Borrower Yes or No	Co-Borrower Yes or No
Are there any outstanding judgments against you?	_____	_____		Are you a co-maker or endorser on a note?	_____
Have you been declared bankrupt within the past 7 years?	_____	_____		Do you have any past due obligations owed to or insured by any agency of the federal government?***	_____
Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	_____	_____		Are you a U.S. citizen?	_____
Are you a party to a law suit?	_____	_____		If "no," are you a resident alien?	_____
Are you obligated to pay alimony, child support, or separate maintenance?	_____	_____		If "no," are you a non-resident alien?	_____

DEBTS: List all fixed obligations and installment accounts. (if more space is needed list on attached sheets.)*
 If no outstanding debt, list three previous credit references.

B-Borrower C-Co-Borrower	Creditor's Name and Address	Account No.	Date Incurred	Original Amount	Present Balance	Monthly Payment	Amount Past Due	
				\$	\$	\$	\$	
Auto	Lien Holder:	Year and Make:						
	Lien Holder:	Year and Make:						
Real Estate	Name & Address of First Lien Holder of Security Property							
	Name & Address of Subordinate Lien Holder(s) of Security							
	List Debts On Other Real Estate Owned							
List any additional names under which credit had previously been received:			If not included in monthly mortgage payment enter the following: Monthly payment for Taxes and Insurance ➤					
			Monthly payment for Home Owner Association dues ➤					
			Total Monthly Obligations ➤					

IMPORTANT - APPLICANT READ BEFORE SIGNING

I/We apply for the loan indicated in this application which may be secured by a mortgage or deed of trust on the property described herein and represent that the property will not be used for any illegal or restricted purpose, and that all statements made in this application are true and are made for the purpose of obtaining the loan. Verification may be obtained from any source named in this application. The original or a copy of this application will be retained by the lender, even if the loan is not granted. I/We hereby consent to and authorize the lender, HUD-FHA, FNMA or FHLMC, after the giving of reasonable notice, to enter the improved property for the sole purpose of determining that the improvements specified in this application have been completed.

I/WE UNDERSTAND THAT THE SELECTION OF A CONTRACTOR OR DEALER, ACCEPTANCE OF MATERIAL USED AND WORK PERFORMED IS MY/OUR RESPONSIBILITY. NEITHER THE LENDER, HUD-FHA, FNMA NOR FHLMC GUARANTEES THE MATERIAL OR WORKMANSHIP.

I/We do or do not intend to occupy the property as my/our primary residence.

I/We understand that it may be 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 the United States Criminal Code.

_____ Date _____
 Borrower's Signature Co-Borrower's Signature

Information For Government Monitoring Purposes

The following information is requested by the Federal Government for certain types of loans related to a dwelling, in order to monitor the lender's compliance with equal credit opportunity and fair housing laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may neither discriminate on the basis of this information, nor on 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 on the basis of visual observation or surname. If you do not wish to furnish the above information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the Lender is subject under applicable state law for the particular type of loan applied for.)

Borrower: <input type="checkbox"/> I do not wish to furnish this information	Co-Borrower: <input type="checkbox"/> I do not wish to furnish this information
Race/National Origin: <input type="checkbox"/> American Indian, Alaskan Native <input type="checkbox"/> Asian, Pacific Islander <input type="checkbox"/> Black <input type="checkbox"/> Hispanic <input type="checkbox"/> White <input type="checkbox"/> Other (specify): _____	Race/National Origin: <input type="checkbox"/> American Indian, Alaskan Native <input type="checkbox"/> Asian, Pacific Islander <input type="checkbox"/> Black <input type="checkbox"/> Hispanic <input type="checkbox"/> White <input type="checkbox"/> Other (specify): _____
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male

To Be Completed By Interviewer

This application was taken by: _____
 face to face interview Interviewer
 by mail Name of Interviewer's Employer
 by telephone

 Interviewer's Phone Number Address of Interviewer's Employer