

MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income				Combined Monthly Housing Expense		
	Buyer	Co-Buyer	Total		Present	Proposed
Base Employment Income	\$	\$	\$	Rent	\$	----
Overtime				Other	\$	\$
Bonuses						
Commissions						
Dividend Income						
Taxable Interest Income						
Prizes and Awards						
Gambling, Lottery & Raffle Winnings						
Other (before completing, see the notice in "describe other income," below)						
Total	\$	\$	\$	Total	\$	\$

- Self Employed Buyer(s) may be required to provide additional documentation such as tax returns and financial statements.

DESCRIBE OTHER INCOME: ALIMONY, CHILD SUPPORT, SEPARATE MAINTENANCE INCOME, SSI, ETC.

Buyer (B) or Co-Buyer (C)	Monthly Amount
	\$
	\$
	\$

DECLARATIONS

If you answer "Yes" to any questions a through i, please use continuation sheet (page 5) for explanation	Buyer		Co-Buyer	
	Yes	No	Yes	No
a. Are there any outstanding judgments against you?				
b. Have you been declared bankrupt within the past seven (7) years?				
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last seven (7) years?				
d. Are you a party to a lawsuit?				
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)				
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? (If "Yes," give details as described in the preceding question.)				
g. Are you obligated to pay alimony, child support, or separate maintenance?				
h. Is any part of the down payment borrowed?				
i. Are you a co-maker or endorser on a note?				
j. Are you a U.S. citizen?				
k. Have you had an ownership interest in a property in the last three (3) years?				
(1) What type of property did you own—principal residence (PR), second home (SH), or investment property (IP)?				
(2) How did you hold title to the home—solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?				

ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Buyers 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-Buyer section was completed about a spouse, this Statement and supporting schedules must be completed about that spouse also.

Completed: Jointly Not Jointly

ASSETS	Cash or Market Value	Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet (page 5), if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.		
Description	\$	LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:	\$			
List checking and savings accounts below		Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union				
		Acct. No.		
Acct. No.	\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union				
		Acct. No.		
Acct. No.	\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union				
		Acct. No.		
Acct. No.	\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union				
		Acct. No.		
Acct. No.	\$	Name and address of Company	\$ Payment/Months	\$
Stocks & Bonds (Company name/ number & description)				
		Acct. No.		
Life insurance net cash value	\$	Name and address of Company	\$ Payment/Months	\$
Face amount: \$				
Subtotal Liquid Assets		Acct. No.		
Real estate owned (enter market value from schedule of real estate owned)	\$	Name and address of Company	\$ Payment/Months	\$
Vested interest in retirement fund	\$			
Net worth of business(es) owned (attach financial statement)	\$			
Automobiles owned (make & year)	\$	Acct. No.		
		Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
Other Assets (itemize)	\$	Job-Related Expense (child care, union dues, etc.)	\$	
		Total Monthly Payments	\$	
Total Assets a.	\$	Net Worth (a minus b) ▶	\$	Total Liabilities b. \$

ASSETS AND LIABILITIES CONTINUED

Schedule of Real Estate Owned (if additional properties are owned, use continuation sheet, page 5).

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.	Net Rental Income
		\$	\$	\$	\$	\$	\$
Totals		\$	\$	\$	\$	\$	\$

SIGNATURES

Buyer's Signature X	Date	Co-Buyer's Signature X	Date
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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, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may discriminate neither on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the 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.)

Buyer	<input type="checkbox"/> I do not wish to furnish this information.	Co-Buyer	<input type="checkbox"/> I do not wish to furnish this information.
Ethnicity:	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity:	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race:	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Asian <input type="checkbox"/> White <input type="checkbox"/> Black or African American	Race:	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Asian <input type="checkbox"/> White <input type="checkbox"/> Black or African American
Sex:	<input type="checkbox"/> Female <input type="checkbox"/> Male	Sex:	<input type="checkbox"/> Female <input type="checkbox"/> Male
To be Completed by Interviewer:	Interviewer's Name (print or type)		Name and Address of Interviewer's Employer
This application was taken by:	Interviewer's Signature	Date	
<input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet	Interviewer's Phone Number (incl. area code)		

CONTINUATION SHEET/HOMEBUYER LOAN APPLICATION

Use this continuation sheet if you need more space to complete the Homebuyer Application. Mark with a **B** for Buyer or a **C** for Co-Buyer.

Buyer (please print or type)

Co-Buyer (please print or type)

SIGNATURES

Buyer's Signature

X

Date

Co-Buyer's Signature

X

Date