

## Universal Credit Application (Consumer Residential Real Estate)

1. Type of Application	
(Check only <u>one</u> of the four checkboxes; and sign, if joint credit)	
<input type="checkbox"/> <b>Individual Credit.</b> If checked, this is an <i>Application for Individual Credit</i> - relying <b>solely</b> on my income and assets.	
<input type="checkbox"/> <b>Individual Credit with Another.</b> If checked, this is an <i>Application for Individual Credit</i> - relying on my income and assets <b>and</b> on income and/or assets of another as a basis for loan qualification. (Complete <i>Applicant and Co-Applicant</i> sections.)	
<input type="checkbox"/> <b>Individual Credit (Community Property State).</b> If checked, this is an <i>Application for Individual Credit</i> - relying on my income or assets. The income or assets of my spouse (or other person), who has community property rights pursuant to state law, will not be used as a basis for loan qualification. However, his or her liabilities must be considered because my spouse (or other person) has community property rights pursuant to applicable law, and, as Applicant, I reside in a community property state, the property that will secure the loan is located in a community property state, or I am relying on other property located in a community property state as a basis for repayment of the loan. (Complete <i>Applicant and Co-Applicant</i> sections.)	
<input type="checkbox"/> <b>Joint Credit.</b> If checked, this is an <i>Application for Joint Credit</i> . By signing below, the Applicant and Co-Applicant agree that each of us intend to apply for <b>joint credit</b> . (Complete <i>Applicant and Co-Applicant</i> sections.)	
_____	_____
Applicant for Joint Credit	Co-Applicant for Joint Credit

2. Type of Mortgage and Terms of Credit			
<b>Mortgage Applied For</b> <input type="checkbox"/> Home Purchase or Refinancing <input type="checkbox"/> Home Equity Loan <input type="checkbox"/> Home Equity Line of Credit			<b>Lender's Case No.</b>
<b>Amount/Credit Limit</b> \$	<b>Interest Rate</b> %	<b>No. of Months</b>	<b>Amortization Type</b> <input type="checkbox"/> Fixed <input type="checkbox"/> ARM <input type="checkbox"/>

3. Property Information and Purpose of Credit					
Subject Property Address (street, city, state & ZIP)					No. of Units
Legal Description of Subject Property (attach description if necessary)					Year Built
<b>Purpose of Loan</b> <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other: <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent			<b>Property will be:</b> <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment		
<b>Complete this line if construction or construction-permanent loan.</b>					
Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a + b)
\$	\$	\$	\$	\$	\$
<b>Complete this line if this is a refinance loan.</b>					Describe Improvements
Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance		<input type="checkbox"/> made <input type="checkbox"/> to be made
\$	\$	\$			Cost: \$
Title will be held in what Name(s)			Manner in which Title will be held		Estate will be held in:
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)					<input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)

Applicant		4. Applicant Information				Co-Applicant	
Applicant's Name			Co-Applicant's Name				
Social Security No.	Primary Phone	Date of Birth	Social Security No.	Primary Phone	Date of Birth		
ID Type & No.	Issued By	Issue Date	Exp. Date	ID Type & No.	Issued By	Issue Date	Exp. Date
E-mail Address			E-mail Address				
<input type="checkbox"/> Married (including registered domestic partner or civil union) <input type="checkbox"/> Unmarried (including single, divorced, widowed)		<input type="checkbox"/> Separated <input type="checkbox"/> Dependents (not listed by Co-Applicant) No.   Ages		<input type="checkbox"/> Married (including registered domestic partner or civil union) <input type="checkbox"/> Unmarried (including single, divorced, widowed)		<input type="checkbox"/> Separated <input type="checkbox"/> Dependents (not listed by Applicant) No.   Ages	