



5 Page Loan Application

“PDF Form”

This loan application form can be completed on your computer by filling in the form items and then printing out the form for your signature.

It can then be forwarded
to
CRB Financial.com

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 qualifications or the income or assets of the Borrower's spouse will not be used as a basis for loan qualification, but his or her liabilities must be considered because the 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 for 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 type="checkbox"/> FHA	<input type="checkbox"/> Conventional <input type="checkbox"/> USDA/Rural Housing Service	<input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number
Amount	Interest Rate %	No. of Months	Amortization Type	<input type="checkbox"/> Fixed Rate <input type="checkbox"/> GPM	<input type="checkbox"/> Other (explain): <input type="checkbox"/> ARM (type):

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & zip code)					No. of Units
Legal Description of Subject Property (attach description if necessary)					Year Built
Purpose of Loan <input type="checkbox"/> Purchase <input type="checkbox"/> Refinance			<input type="checkbox"/> Construction <input type="checkbox"/> Construction-Permanent		<input type="checkbox"/> Other (explain):
			Property will be: <input 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	Amt. Existing Liens	Present Value of Lot	Cost of Improvements	Total (a + b)
Complete this line if this is a refinance					
Year Acquired	Original Cost	Amt. Existing Liens	Purpose of Refinance	Describe Imp.	<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: <input type="checkbox"/> Fee simple <input type="checkbox"/> Leasehold (show expiration date)	
Source of Down Payment, Settlement charges and/or Subordinate Financing (explain)					

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)	DOB (mm/dd/yyyy)	Yrs. School
<input type="checkbox"/> Married <input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (inc. sgl., divorced, widowed)	Dependents (not listed by Co-Borr. no. ages)		<input type="checkbox"/> Married <input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (inc. sgl., divorced, widowed)	Dependents (not listed by Borr. no. ages)	
Present Add. (street, city, state, zip) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.				Present Add. (street, city, state, zip) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.			
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address			

If residing at present add. for less than two years, complete the following:

Former Add. (street, city, state, zip) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.	Former Add. (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 and Address of Employer <input type="checkbox"/> Self-Emp.		Yrs on this job	Name and Address of Employer <input type="checkbox"/> Self-Emp.		Yrs on this job
		Yrs. employed in this line of work/profession			Yrs. employed in this line of work/profession
Position/Title/Type of Business		Bus. ph. (incl. area code)	Position/Title/Type of Business		Bus. ph. (incl. area code)

Please Initial Here

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Borrower		IV. EMPLOYMENT INFORMATION (con't)		Co-Borrower	
Name and Address of Employer	<input type="checkbox"/> Self-Emp.	Dates (from-to)	Name and Address of Employer	<input type="checkbox"/> Self-Emp.	Dates (from-to)
		Monthly Inc.			Monthly Inc.
Position/Title/Type of Bus.		Bus. ph. (incl. area code)	Position/Title/Type of Bus.		Bus. ph. (incl. area code)
Name and Addr. of Emp.	<input type="checkbox"/> Self-Emp.	Dates (from-to)	Name and Addr. of Emp.	<input type="checkbox"/> Self-Emp.	Dates (from-to)
		Monthly Inc.			Monthly Inc.
Position/Title/Type of Bus.		Bus. ph. (incl. area code)	Position/Title/Type of Bus.		Bus. ph. (incl. area code)

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Mo. Income	Borrower	Co-borrow	Total	Comb. Mo. House Exp.	Present	Proposed
Base Empl. Inc. *				Rent		
Overtime				First Mortgage. P&I		
Bonuses				Other Financing P&I		
Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
OTHER (before completing see notice in "describe other income". below)				Hm. Own Assn. Dues		
				Other: Flood Ins.		
Total				Total		

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

Describe Other Income Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C	Monthly Amount
B	
B	
C	
C	

VI. 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 spouse this Statement and supporting schedules must be completed about the spouse also.

Completed: Jointly Not Jointly

ASSETS	Cash or Market Value	LIABILITIES	
Description		Name and address of Company	Monthly Payment & Mos. Left to Pay
Cash deposit toward purchase held by:			Unpaid Balance
List checking and savings accounts below			
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months
			—
Acct. no.		Acct. No.	
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months
			—
Acct. no.		Acct. No.	
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months
			—
Acct. no.		Acct. No.	

Please Initial Here

VI. ASSETS AND LIABILITIES (con't)

Name and address of Bank, S&L, or Credit Union	Name and address of Company	\$ Payment/Months	
		—	
Additional Bal. in Banks	Acct. No.		
Stocks & Bonds (Comp. name/num.. & Desc.)	Name and address of Company	\$ Payment/Months	
		—	
	Acct. No.		
Life insurance net cash value Face amount:	Name and address of Company	\$ Payment/Months	
		—	
Subtotal Liquid Assets			
Real Estate owned (enter market val. from schedule of real estate owned)	Your Share		
Vested Interest in retirement fund	Acct. No.		
Net worth of business(es) owned (attach financial statement)	Name and address of Company	\$ Payment/Months	
		—	
Automobiles owned (make and year)	Acct. No.		
		—	
	Bal. of Additional Loans		
		—	
<u>Other Assets (itemize)</u>	Alimony/Child Support/Separate Maintenance Payments Owed to:	—	
Personal Property	Job Related Exp. (child care, union dues, etc.)	—	
	Total Monthly Payments		
Total Assets a.	Net Worth (a minus b)		Total Liabilities b.

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	Amt. of Mortgage & Liens	Gross Rental Inc.	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
Totals							

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

Creditor Name	Account Number
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VII. DETAILS OF TRANSACTION	VIII. DECLARATIONS	Borrower		Co-Borrower	
	If you answer "yes" to any questions a through i, please use continuation sheet for explanation.	Yes	No	Yes	No
a. Purchase price	a. Are there any outstanding judgments against you ?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Alterations, improvements, repairs	b. Have you been declared bankrupt within the past 7 years ?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Land (if acquired separately)	c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years ?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Refinance (incl. debts to be paid off)	d. Are you party to a lawsuit ?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Estimated prepaid items	e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? <small>(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, a 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.)</small>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Estimated closing costs					
g. PMI, MIP, Funding Fee, paid in cash					
h. Discount (if Borrower will pay)					
i. Total costs (add items a through h)					

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VII. DETAILS OF TRANSACTION (con't)	VIII. DECLARATIONS (con't)
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j. Subordinate financing k. Borrower's closing costs paid by seller l. Other credits (explain) m. Loan amount (exc.PMI, MIP, Funding Fee financed) n. PMI MIP, Funding Fee financed o. Loan amount add (m & n) p. Cash from/to Borrower (subtract j,k,l & o from (i))	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? <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> g. Are you obligated to pay alimony, child support, or separate maintenance? <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> h. Is any part of the down payment borrowed? <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> i. Are you a co-maker or endorser on a note? <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> j. Are you a U.S. citizen? <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> k. Are you a permanent resident alien? <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> l. Do you intend to occupy the property as your primary residence? <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> If "Yes," complete question m below. m. Have you had an ownership interest in a prop. in the last three years? (1) What type of property did you own-principal (PR), second home (SH), or investment property (P)? <input type="checkbox"/> PR <input type="checkbox"/> SH <input type="checkbox"/> P <input type="checkbox"/> PR <input type="checkbox"/> SH <input type="checkbox"/> P (2) How did you hold title to the home-solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)? <input type="checkbox"/> S <input type="checkbox"/> SP <input type="checkbox"/> O <input type="checkbox"/> S <input type="checkbox"/> SP <input type="checkbox"/> O
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IX. 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 set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described herein; (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 herein; (6) any owner or servicer of the Loan may verify or reverify any information contained in the application from any source named in this application, and Lender, its successors or assigns may retain the original and/or an electronic record of this application, even if the Loan is not 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 owner or servicer of the Loan 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 credit 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.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to 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 neither discriminate on the basis of this information, nor on whether you chose 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
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 Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Pacific Islander <input type="checkbox"/> White	Race: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Pacific Islander <input type="checkbox"/> White
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: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet	Name and Address of Interviewer's Employer <div style="text-align: center;"> CRB Financial Group P.O. Box 401 La Mirada CA 90638-0401 </div>
Interviewer's Name (print or type) <hr/> Interviewer's Signature Date <hr/> Interviewer's Phone Number (incl. area code) 714-764-8211	

Please Initial Here

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:

Itemized Additional Assets from Page 2

<u>Name of Bank</u>	<u>Address of Bank</u>	<u>Account Number</u>	<u>Amount</u>

Total Additional Assets (see attached paged #5)

Total

Itemized Additional Liabilities from Page 2

<u>Name of Company</u>	<u>Address of Company</u>	<u>Account Number</u>	<u>\$ Payt</u>	<u>Mos.</u>	<u>\$ Bal. Due</u>	<u>Paying Off</u>

Total

Total

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
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Please Initial Here