

To be completed by the Lender:

Lender Loan No./Universal Loan Identifier 12345

Agency Case No.

## Uniform Residential Loan Application

Verify and complete the information on this application. If you are applying for this loan with others, each additional Borrower must provide information as directed by your Lender.

**Section 1: Borrower Information.** This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

# Meet the New URLA



# MGIC

Married  
 Separated  
 Unmarried  
(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)

Number \_\_\_\_\_  
Ages 12

Home Phone ( 713 ) 438 - 9999  
Cell Phone ( 710 ) 987 - 9999  
Work Phone ( 713 ) 497 - 9999 Ext. 999  
Email p\_simon@email.com

### Current Address

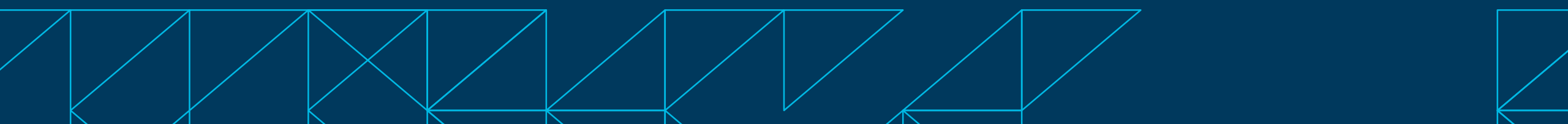
Street 12 Oakwood Lane Unit # \_\_\_\_\_  
City Pleasant Valley State AK - ZIP 99999 Country USA

## Legal Disclaimer

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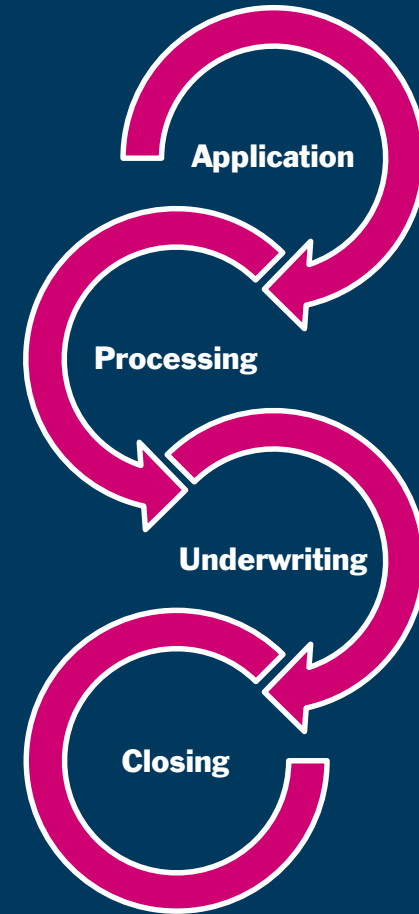
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Who is the best person to turn to for help when you are applying for home financing?  
for home financing?  
mortgage process?

**ROCK  
STAR**



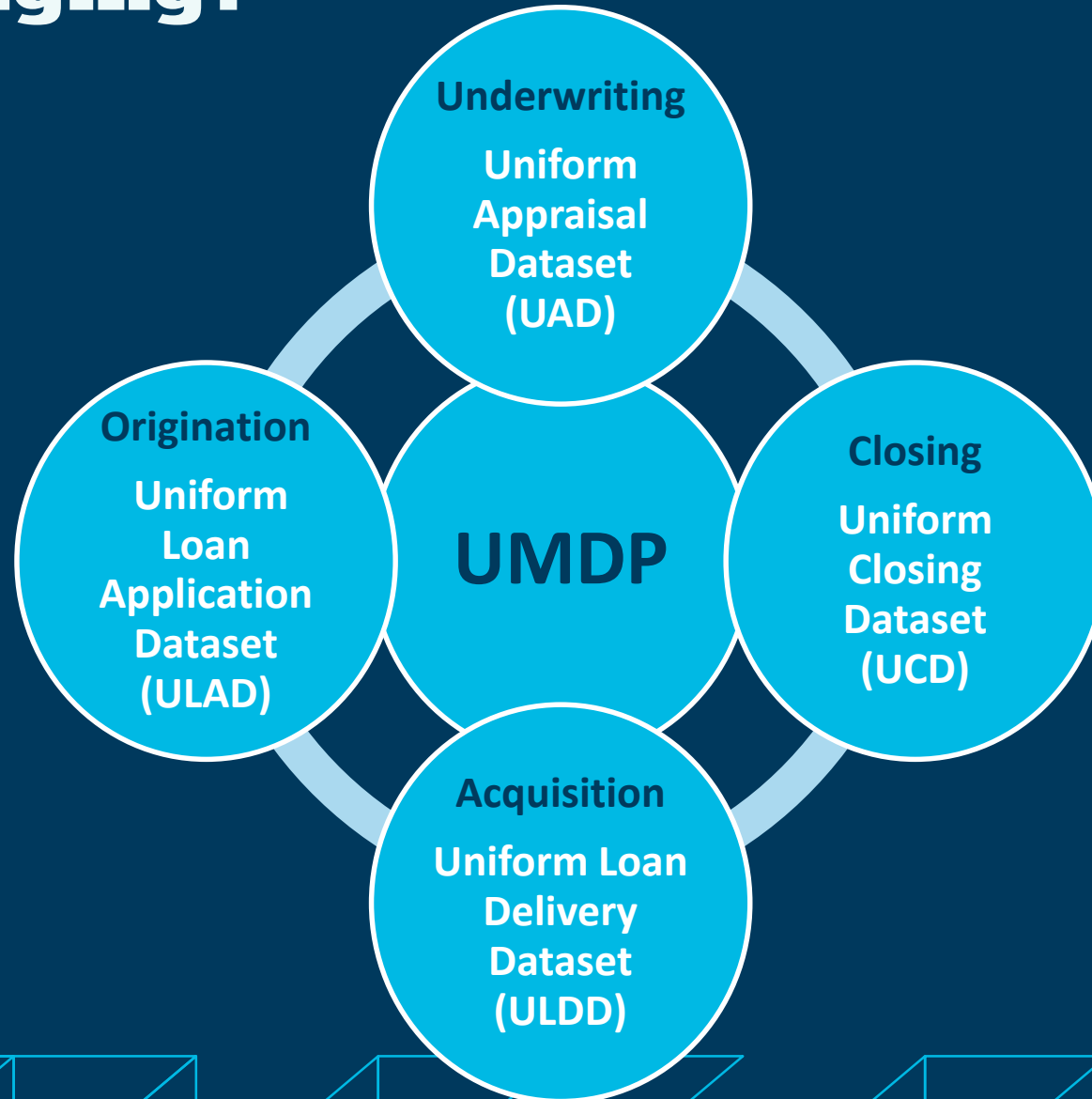
# Objectives

- When it's changing – the timeline
- How it's changing
- Things you may get asked more frequently
- Achieving “Rock Star” status

The MGIC logo is positioned in the bottom right corner of the slide. It consists of the letters 'MGIC' in a bold, white, sans-serif font. The background of the slide features a repeating geometric pattern of white lines forming squares and triangles, creating a grid-like structure.

# Why is it changing?

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## How will this help?

**Lender**

More relevant data

More flexible data

More reliable collection

**Borrower**

Easier to complete

Easier to review

Easier to apply

# URLA Timeline

MGIC



# Q1.



- How do I process a loan application started before March 1, 2021, entered into my LOS system using legacy formats, and not yet submitted to the GSE's AUS systems by March 1<sup>st</sup>?
- As long as borrower started completing the loan application before March 1<sup>st</sup>, lenders have until May 1<sup>st</sup> to submit to legacy AUS, and then deliver the transaction.



## Q2.

- Is there a standard definition of “loan application start date”?
- The GSEs have not prescribed how a lender should determine the “loan application start date” to allow for flexibility; however, it’s expected the lender will apply its chosen definition consistently
- What does that mean?
- Use the direction provided from your internal resources

# How it's changing

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One  
Borrower  
form design

Optional,  
as needed  
forms

“Does not  
apply”  
indicators

Pick-list for:

- Income
- Assets
- Liabilities

New  
Uniform  
Residential  
Loan  
Application

# URLA - 5 Components

To be completed by the Lender:  
Lender Loan No./Universal Loan Identifier 12345

## Uniform Residential Loan Application

Verify and complete the information on this application. If you are applying for a refinance, you must also provide the information as directed by your Lender.

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**Section 1: Borrower Information.** This section asks about your employment and other sources, such as retirement, that you want considered for your loan.

### 1a. Personal Information

Name (First, Middle, Last, Suffix)

Peter

Alter

**REQUIRED for EVERY LOAN**

To be completed by the Lender:  
Lender Loan No./Universal Loan Identifier 12345

## Uniform Residential Loan Application — Lender Loan Information

This section is completed by your Lender.

**L1. Property and Loan Information**

Property is in a community property state.  
 Conversion of Contract for Deed or Land Contract

**Refinance Type**

- No Cash Out
- Limited Cash Out
- Cash Out

**Refinance Program**

- Full Documentation
- Interest Rate Reduction
- Streamlined
- Other

To be completed by the Lender:  
Lender Loan No./Universal Loan Identifier 12345

## Uniform Residential Loan Application — Additional Borrower

Verify and complete the information on this application as directed by your Lender.

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**Section 1: Borrower Information.** This section asks about your employment and other sources, such as retirement, that you want considered for your loan.

**1a. Personal Information**

Name (First, Middle, Last, Suffix)

**REQUIRED as APPLICABLE**

To be completed by the Lender:  
Lender Loan No./Universal Loan Identifier \_\_\_\_\_ Agency Case No. \_\_\_\_\_

## Uniform Residential Loan Application — Unmarried Addendum

Lender Loan No./Universal Loan Identifier \_\_\_\_\_

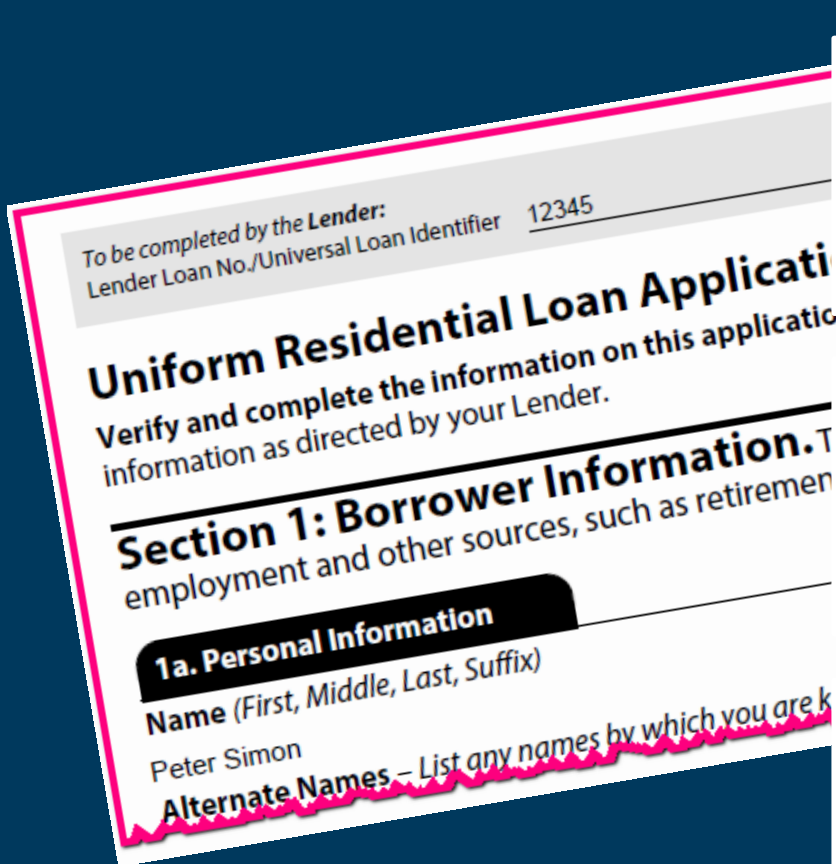
## Uniform Residential Loan Application — Continuation Sheet

**Continuation Sheet** Use this continuation sheet if you need more space to complete the application.

Borrower Name (First, Middle, Last, Suffix) \_\_\_\_\_

# URLA - Borrower

# MGIC



1  
Personal Info;  
Employment and  
Income

2  
Assets & Liabilities

3  
REO

4  
Loan & Property

5  
Declarations

6  
Acknowledgments  
& Agreements

7  
Military Service

8  
Demographics

9  
Loan Originator

# Section 1: Borrower Information

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To be completed by the Lender:  
Lender Loan No./Universal Loan Identifier 12345 Agency Case No. \_\_\_\_\_

## Uniform Residential Loan Application

Verify and complete the information on this application. If you are applying for this loan with others, each additional Borrower must provide information as directed by your Lender.

### Section 1: Borrower Information.

This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

#### 1a. Personal Information

<b>Name</b> (First, Middle, Last, Suffix) Peter Simon <b>Alternate Names</b> – List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)		<b>Social Security Number</b> 999 – 99 – 2030 (or Individual Taxpayer Identification Number)
<b>Type of Credit</b> <input checked="" type="radio"/> I am applying for <b>individual credit</b> . <input type="radio"/> I am applying for <b>joint credit</b> . Total Number of Borrowers: _____ Each Borrower intends to apply for joint credit. <b>Your initials:</b> _____		<b>Date of Birth</b> (mm/dd/yyyy) 03 / 06 / 1970
<b>Marital Status</b> <input type="radio"/> Married <input type="radio"/> Separated <input checked="" type="radio"/> Unmarried (Single, Divorced, Widowed, Civil Union, Domestic Partnership)		<b>Citizenship</b> <input checked="" type="radio"/> U.S. Citizen <input type="radio"/> Permanent Resident Alien <input type="radio"/> Non-Permanent Resident Alien
<b>Dependents</b> (not listed by another Borrower) Number <u>1</u> Ages <u>12</u>	<b>Contact Information</b> Home Phone ( 713 ) <u>438</u> – <u>9999</u> Cell Phone _____	
<b>List Name(s) of Other Borrower(s) Applying for this Loan</b> (First, Middle, Last, Suffix) – Use a separator between names		

**Section 1: Borrower Information.** This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

#### 1a. Personal Information

**Name** (First, Middle, Last, Suffix)  
Peter Simon

**Social Security Number** 999 – 99 – 2030  
(or Individual Taxpayer Identification Number)

Street <u>17 Barker Rd</u> Phone ( 713 ) <u>497</u> – <u>9999</u> City <u>Pleasant Valley</u> State <u>AL</u> ZIP <u>99999</u> Country <u>USA</u>	<b>Gross Monthly Income</b> Base \$ <u>3,708.00</u> /month Overtime \$ _____ /month Bonus \$ _____ /month Commission \$ _____ /month Military Entitlements \$ _____ /month Other \$ _____ /month <b>TOTAL \$</b> <u>3,708.00</u> /month
<b>Position or Title</b> <u>Music Teacher</u> Start Date <u>09 / 01 / 2010</u> (mm/dd/yyyy) How long in this line of work? <u>20</u> Years _____ Months	<b>Check if this statement applies:</b> <input type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to the transaction.
<input type="checkbox"/> <b>Check if you are the Business Owner or Self-Employed</b>	<input type="radio"/> I have an ownership share of less than 25%. <b>Monthly Income (or Loss)</b> \$ _____ <input type="radio"/> I have an ownership share of 25% or more. \$ _____

# 1a. Personal Information



## 1a. Personal Information

**Name** *(First, Middle, Last, Suffix)*

Peter Simon

**Alternate Names** – *List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)*

**Social Security Number** 999 – 99 – 2030  
*(or Individual Taxpayer Identification Number)*

**Date of Birth**  
*(mm/dd/yyyy)*

03 / 06 / 1970

**Citizenship**

- U.S. Citizen
- Permanent Resident Alien
- Non-Permanent Resident Alien

**Type of Credit**

- I am applying for **individual credit**.
- I am applying for **joint credit**. Total Number of Borrowers:       
Each Borrower intends to apply for joint credit. **Your initials:**

**List Name(s) of Other Borrower(s) Applying for this Loan**  
*(First, Middle, Last, Suffix) – Use a separator between names*

# 1a. Personal Info...cont.



### Marital Status

- Married
- Separated
- Unmarried

(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)

### Dependents (not listed by another Borrower)

Number 1

Ages 12

### Contact Information

Home Phone ( 713 ) 438 - 9999

Cell Phone ( 713 ) 321 - 9999

Work Phone ( 713 ) 497 - 9999

Ext. \_\_\_\_\_

Email p-simon@email.com

### Current Address

Street 12 Oakwood Lane

Unit # \_\_\_\_\_

City Pleasant Valley

State AA

ZIP 99999

Country USA

How Long at Current Address? 4 Years 0 Months Housing  No primary housing expense  Own  Rent (\$ \_\_\_\_\_ /month)

If at Current Address for LESS than 2 years, list Former Address  Does not apply

Street \_\_\_\_\_ Unit # \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

How Long at Former Address? \_\_\_\_ Years \_\_\_\_ Months Housing  No primary housing expense  Own  Rent (\$ \_\_\_\_\_ /month)

Mailing Address – if different from Current Address  Does not apply

Street \_\_\_\_\_ Unit # \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

# 1b./1c. Current Employment/ Self Employment/ and Income

## 1b. Current Employment/Self-Employment and Income

Does not apply

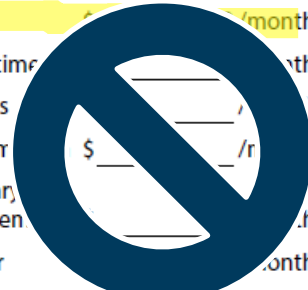
**Employer or Business Name** Franklin Elementary School Phone ( 713 ) 497 - 9999  
 Street 17 Barker Rd Unit # \_\_\_\_\_  
 City Pleasant Valley State AK ZIP 99999 Country USA

**Position or Title** Music Teacher  
**Start Date** 09 / 01 / 2010 (mm/dd/yyyy)  
 How long in this line of work? 20 Years \_\_\_ Months

**Check if this statement applies:**  
 I am employed by a family member, property seller, real estate agent, or other party to the transaction.

**Check if you are the Business Owner or Self-Employed**  I have an ownership share of less than 25%. **Monthly Income (or Loss)** \$ \_\_\_\_\_  
 I have an ownership share of 25% or more. \$ \_\_\_\_\_

**Gross Monthly Income**  
 Base \$ \_\_\_\_\_ /month  
 Overtime \$ \_\_\_\_\_ /month  
 Bonus \$ \_\_\_\_\_ /month  
 Commission \$ \_\_\_\_\_ /month  
 Military Entitlements \$ \_\_\_\_\_ /month  
 Other \$ \_\_\_\_\_ /month  
**TOTAL \$** 0,000.00 /month



## 1c. IF APPLICABLE, Complete Information for Additional Employment/Self-Employment and Income

Does not apply

**Employer or Business Name** Learning Center of America Phone ( 713 ) 483 - 9999  
 Street 273 River Road Unit # \_\_\_\_\_  
 City Pleasant Valley State AK ZIP 99999 Country USA

**Position or Title** Teacher  
**Start Date** 03 / 21 / 2013 (mm/dd/yyyy)  
 How long in this line of work? 20 Years \_\_\_ Months

**Check if this statement applies:**  
 I am employed by a family member, property seller, real estate agent, or other party to the transaction.

**Check if you are the Business Owner or Self-Employed**  I have an ownership share of less than 25%. **Monthly Income (or Loss)** \$ \_\_\_\_\_  
 I have an ownership share of 25% or more. \$ \_\_\_\_\_

**Gross Monthly Income**  
 Base \$ 451.00 /month  
 Overtime \$ \_\_\_\_\_ /month  
 Bonus \$ \_\_\_\_\_ /month  
 Commission \$ \_\_\_\_\_ /month  
 Military Entitlements \$ \_\_\_\_\_ /month  
 Other \$ \_\_\_\_\_ /month  
**TOTAL \$** 451.00 /month

## 1d. IF APPLICABLE, Complete Information for Previous Employment/Self-Employment and Income

Does not apply

Provide at least 2 years of current and previous employment and income.

**Employer or Business Name** \_\_\_\_\_  
 Street \_\_\_\_\_ Unit # \_\_\_\_\_

**Previous Gross Monthly Income \$** \_\_\_\_\_ /month



# 1e. Income from Other Sources



## 1e. Income from Other Sources

**V** Does not apply

Include income from other sources below. Under Income Source, choose from the sources listed here:

- Alimony
- Automobile Allowance
- Boarder Income
- Capital Gains
- Child Support
- Disability
- Foster Care
- Housing or Parsonage
- Interest and Dividends
- Mortgage Credit Certificate
- Mortgage Differential
- Payments
- Notes Receivable
- Public Assistance
- Retirement (e.g., Pension, IRA)
- Royalty Payments
- Separate Maintenance
- Social Security
- Trust
- Unemployment Benefits
- VA Compensation
- Other

**NOTE:** Reveal alimony, child support, separate maintenance, or other income ONLY IF you want it considered in determining your qualification for this loan.

Income Source – use list above

Monthly Income

Income Source – use list above	Monthly Income
Alimony	\$
Automobile Allowance	\$
Boarder Income	
Capital Gains	
Child Support	
Disability	
Foster Care	
Housing or Parsonage	
Interest and Dividends	



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## What information is *not* collected about the Borrower in Section 1?

- Social security number
- Subject property address
- Current address
- Gross monthly income



# 2a. Assets

# 2b. Other Assets and Credits

**Section 2: Financial Information — Assets and Liabilities.** This section asks about things you own that are worth money and that you want considered to qualify for this loan. It then asks about your liabilities (or debts) that you pay each month, such as credit cards, alimony, or other expenses.

### 2a. Assets – Bank Accounts, Retirement, and Other Accounts You Have

Include all accounts below. Under Account Type, choose from the types listed here:

- Checking
- Certificate of Deposit
- Stock Options
- Bridge Loan Proceeds
- Trust Account
- Savings
- Mutual Fund
- Bonds
- Individual Development Account
- Cash Value of Life Insurance (used for the transaction)
- Money Market
- Stocks
- Retirement (e.g., 401k, IRA)

Account Type – use list above	Financial Institution	Account Number	Cash or Market Value
Savings	Teachers Credit Union	06083-00	\$ 5,562.00
Bonds	Teachers Credit Union	06083-71	\$ 1,367.00
Bridge Loan Proceeds	Vanguard	99999XYZ	\$ 50,000.00
Cash Value of Life Insurance			\$
Certificate of Deposit			\$
Checking			\$
Individual Development Account			\$
Money Market			\$
Mutual Fund			\$
Retirement			\$
Savings			\$
<b>Provide TOTAL Amount Here</b>			<b>\$ 56,929.00</b>

Include all other assets and credits below. Under Asset or Credit Type, choose from the types listed here:

- Proceeds from Real Estate Property to be sold on or before closing
- Proceeds from Sale of Non-Real Estate Asset
- Unsecured Borrowed Funds
- Earnest Money
- Relocation Funds
- Sweat Equity
- Secured Borrowed Funds
- Other
- Employer Assistance
- Rent Credit
- Trade Equity
- Lot Equity

Asset or Credit Type – use list above	Cash or Market Value
Earnest Money	\$ 20,000.00
Employer Assistance	\$ 3,000.00
Lot Equity	\$
Proceeds from Real Estate Property to be sold on or before closing	\$
Proceeds from Sale of Non-Real Estate Asset	\$
Relocation Funds	\$
Rent Credit	\$
Secured Borrowed Funds	\$
Sweat Equity	\$ 23,000.00

# 2c. Liabilities

# 2d. Other Liabilities and Expenses



## 2c. Liabilities – Credit Cards, Other Debts, and Leases that You Owe

Does not apply

List all liabilities below (except real estate) and include deferred payments. Under Account Type, choose from the types listed here:

- Revolving (e.g., credit cards)
- Installment (e.g., car, student, personal loans)
- Open 30-Day (balance paid monthly)
- Lease (not real estate)
- Other

Account Type – use list above	Company Name	Account Number	Unpaid Balance	To be paid off at or before closing	Monthly Payment
<div style="border: 1px solid black; padding: 2px;">                     Installment                      Installment                      Lease                      Open 30-Day                      Revolving                      Other                      Revolving                 </div>	Auto World	124578	\$ 10,000.00	<input type="checkbox"/>	\$ 500.00
	Auto World	986532	\$ 4,789.00	<input type="checkbox"/>	\$ 368.00
	Higher Education	1348AP9527	\$ 15,751.00	<input type="checkbox"/>	\$ 160.00
	Acme Credit	60190024554	\$ 121.00	<input type="checkbox"/>	\$ 32.00
	Discover Card	97531246890	\$ 1,000.00	<input type="checkbox"/>	\$ 50.00

## 2d. Other Liabilities and Expenses

Does not apply

Include all other liabilities and expenses below. Choose from the types listed here:

- Alimony
- Child Support
- Separate Maintenance
- Job Related Expenses
- Other

	Monthly Payment
	\$
	\$
	\$



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## What information is collected in Section 2?

- Depository accounts
- Earnest money
- Installment debt
- Mortgage debt

# Section 3: Financial Information – Real Estate

**Section 3: Financial Information — Real Estate.** This section asks you to list all properties you currently own and what you owe on them.  I do not own any real estate

**3a. Property You Own** If you are refinancing, list the property you are refinancing FIRST.

Address Street 12 Oakwood Lane Unit #  
City Pleasant Valley State AK ZIP99999 Country USA

Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. if not included in Monthly Mortgage Payment	For 2-4 Unit Primary or Investment Property	
				Monthly Rental Income	For LENDER to calculate: Net Monthly Rental Income
\$150,000.00	Pending Sale	Primary Residence	\$0.00	\$0.00	\$

Mortgage Loans on this Property  Does not apply

Creditor Name	Account Number	Monthly Mortgage Payment	Unpaid Balance	To be paid off at or before closing	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit (if applicable)
American Mortgage				<input type="checkbox"/>	Conventional	\$
				<input type="checkbox"/>		\$

Unit #  
Country  
Primary or Investment Property  
For LENDER to calculate: Net Monthly Rental Income  
\$

Creditor Name	Account Number	Monthly Mortgage Payment	Unpaid Balance	To be paid off at or before closing	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit (if applicable)
		\$	\$	<input type="checkbox"/>		\$
		\$	\$	<input type="checkbox"/>		\$

**3c. IF APPLICABLE, Complete Information for Additional Property**  Does not apply

Address Street \_\_\_\_\_ Unit # \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. if not included in Monthly Mortgage Payment	For 2-4 Unit Primary or Investment Property	
				Monthly Rental Income	For LENDER to calculate: Net Monthly Rental Income
\$			\$	\$	\$

Mortgage Loans on this Property  Does not apply

Creditor Name	Account Number	Monthly Mortgage Payment	Unpaid Balance	To be paid off at or before closing	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit (if applicable)
		\$	\$	<input type="checkbox"/>		\$
		\$	\$	<input type="checkbox"/>		\$

Borrower Name: Peter Simon  
Uniform Residential Loan Application  
Freddie Mac Form 65 • Fannie Mae Form 1003

**Section 3: Financial Information — Real Estate.** This section asks you to list all properties you currently own and what you owe on them.  I do not own any real estate

**3a. Property You Own** If you are refinancing, list the property you are refinancing FIRST.

Address Street 12 Oakwood Lane Unit #  
City Pleasant Valley State AK ZIP99999 Country USA

**3b. IF APPLICABLE, Complete Information for Additional Property** Does not apply

Address Street \_\_\_\_\_ Unit # \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. <i>if not included in Monthly Mortgage Payment</i>	For 2-4 Unit Primary or Investment Property	
				Monthly Rental Income	For LENDER to calculate: Net Monthly Rental Income
\$ _____			\$ _____	\$ _____	\$ _____

Mortgage Loans on this Property  Does not apply

Creditor Name	Account Number	Monthly Mortgage Payment	Unpaid Balance <i>To be paid off at or before closing</i>	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit <i>(if applicable)</i>
		\$ _____	\$ _____ <input type="checkbox"/>		\$ _____
		\$ _____	\$ _____ <input type="checkbox"/>		\$ _____

**3c. IF APPLICABLE, Complete Information for Additional Property** Does not apply

Address Street \_\_\_\_\_ Unit # \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. <i>if not included in Monthly Mortgage Payment</i>	For 2-4 Unit Primary or Investment Property	
				Monthly Rental Income	For LENDER to calculate: Net Monthly Rental Income
\$ _____			\$ _____	\$ _____	\$ _____

Mortgage Loans on this Property  Does not apply





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## What information is *not* collected in Section 3?

- Borrower's current residence
- Monthly rental income from subject property
- Proposed rental income
- Borrower's second home

# Section 4: Loan and Property Information

**Section 4: Loan and Property Information.** This section asks about the loan's purpose and the property you want to purchase or refinance.

## 4a. Loan and Property Information

Loan Amount \$ 180,000.00      Loan Purpose  Purchase    Refinance    Other (specify) \_\_\_\_\_

Property Address Street 126 Lake View Lane      Unit # \_\_\_\_\_  
 City Pleasant Valley      State AK      ZIP 99999      Country USA

Number of Units 1      Property Value \$201,000.00

Occupancy  Primary Residence    Second Home    Investment Property    FHA Secondary Residence

1. **Mixed-Use Property.** If you will occupy the property, will you set aside space within the property to operate your own business? (e.g., daycare facility, medical office, beauty/barber shop)       NO    YES

2. **Manufactured Home.** Is the property a manufactured home? (e.g., a factory built dwelling built on a permanent chassis)       NO    YES

## 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing

Does not apply

Creditor Name	Lien Type	Market Value
	<input type="radio"/> First Lien	

**Section 4: Loan and Property Information.** This section asks about the loan's purpose and the property you want to purchase or refinance.

**Gifts and Grants You Have Been Given or Will Receive for this Loan**       Does not apply

Include all gifts and grants below. Under Source, choose from the sources listed here:

- Community Nonprofit      • Federal Agency      • Relative      • State Agency      • Lender
- Employer      • Local Agency      • Religious Nonprofit      • Unmarried Partner      • Other

Asset Type: Cash Gift, Gift of Equity, Grant	Deposited/Not Deposited	Source – use list above	Cash or Market Value
	<input type="radio"/> Deposited <input type="radio"/> Not Deposited		\$
	<input type="radio"/> Deposited <input type="radio"/> Not Deposited		\$

# 4a. Loan and Property Information



## 4a. Loan and Property Information

Loan Amount \$ 180,000.00 Loan Purpose  Purchase  Refinance  Other (specify) \_\_\_\_\_

Property Address Street 126 Lake View Lane Unit # \_\_\_\_\_

City Pleasant Valley State AK ZIP 99999 Country USA

Number of Units 1 Property Value \$201,000.00

Occupancy  Primary Residence  Second Home  Investment Property **FHA Secondary Residence**

**1. Mixed-Use Property.** If you will occupy the property, will you set aside space within the property to operate your own business? (e.g., daycare facility, medical office, beauty/barber shop)  NO  YES

**2. Manufactured Home.** Is the property a manufactured home? (e.g., a factory built dwelling built on a permanent chassis)  NO  YES

# 4b. Other New Mortgage Loans and 4c. Rental Income



## 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing

Does not apply

Creditor Name	Lien Type	Monthly Payment	Loan Amount/ Amount to be Drawn	Credit Limit (if applicable)
	<input type="radio"/> First Lien <input type="radio"/> Subordinate Lien	\$	\$	\$
	<input type="radio"/> First Lien <input type="radio"/> Subordinate Lien	\$	\$	\$

## 4c. Rental Income on the Property You Want to Purchase

For Purchase Only  Does not apply

Complete if the property is a 2-4 Unit Primary Residence or an Investment Property	Amount
Expected Monthly Rental Income	\$
<b>For LENDER to calculate: Expected Net Monthly Rental Income</b>	\$

# 4d. Gifts/Grants



## 4d. Gifts or Grants You Have Been Given or Will Receive for this Loan

Does not apply

Include all gifts and grants below. Under Source, choose from the sources listed here:

- Community Nonprofit
- Federal Agency
- Relative
- State Agency
- Lender
- Employer
- Local Agency
- Religious Nonprofit
- Unmarried Partner
- Other

Asset Type: Cash Gift, Gift of Equity, Grant	Deposited/Not Deposited	Source – use list above	Cash or Market Value
	<input type="radio"/> Deposited <input type="radio"/> Not Deposited		\$
	<input type="radio"/> Deposited <input type="radio"/> Not Deposited		\$



**MGIC**

## What information is collected in Section 4?

- Loan amount
- Loan purpose
- Other new mortgages
- Gifts received

# Section 5: Declarations

**Section 5: Declarations.** This section asks you specific questions about the property, your funding, and your past financial history.

## 5a. About this Property and Your Money for this Loan

<p><b>A.</b> Will you occupy the property as your primary residence?          If YES, have you had an ownership interest in another property in the last three years?          If YES, complete (1) and (2) below:          (1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)?          (2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?</p>	<p><input type="radio"/> NO <input checked="" type="radio"/> YES  <input type="radio"/> NO <input checked="" type="radio"/> YES</p> <p>PR <input type="text" value=""/>          SP <input type="text" value=""/></p>
<p><b>B.</b> If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p><b>C.</b> Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application?          If YES, what is the amount of this money?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES          \$ _____</p>
<p><b>D.</b> 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application?          2. Have you or will you be applying for any new credit (e.g., installment loan, credit card, etc.) on or before closing this loan that is not disclosed on this application?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES  <input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p><b>E.</b> Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., the Property Assessed Clean Energy Program)?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>

## 5b. About Your Finances

<p><b>F.</b> Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p><b>G.</b> Are there any outstanding judgments against you?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p><b>H.</b> Are you currently delinquent or in default on a Federal debt?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p><b>I.</b> Are you a party to a lawsuit in which you potentially have any personal financial liability?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p><b>J.</b> Have you conveyed title to any property in lieu of foreclosure in the past 7 years?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p><b>K.</b> Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p><b>L.</b> Have you had property foreclosed upon in the last 7 years?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p><b>M.</b> Have you declared bankruptcy within the past 7 years?          If YES, identify the type(s) of bankruptcy: <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>

# Section 6: Acknowledgements and Agreements

**Section 6: Acknowledgments and Agreements.** This section tells you about your legal obligations when you sign this application.

## Acknowledgments and Agreements

### Definitions:

- "Lender" includes the Lender's agents, service providers, and any of their successors and assigns.
- "Other Loan Participants" includes (i) any actual or potential owners of a loan resulting from this application (the "Loan"), (ii) acquirers of any beneficial or other interest in the Loan, (iii) any mortgage insurer, (iv) any guarantor, (v) any servicer of the Loan, and (vi) any of these parties' service providers, successors or assigns.

### I agree to, acknowledge, and represent the following:

#### (1) The Complete Information for this Application

- The information I have provided in this application is true, accurate, and complete as of the date I signed this application.
- If the information I submitted changes or I have new information before closing of the Loan, I must change and supplement this application, including providing any updated/supplemented real estate sales contract.
- For purchase transactions: The terms and conditions of any real estate sales contract signed by me in connection with this application are true, accurate, and complete to the best of my knowledge and belief. I have not entered into any other agreement, written or oral, in connection with this real estate transaction.
- The Lender and Other Loan Participants may rely on the information contained in the application before and after closing of the Loan.
- Any intentional or negligent misrepresentation of information may result in the imposition of:
  - (a) civil liability on me, including monetary damages, if a person suffers any loss because the person relied on any misrepresentation that I have made on this application, and/or
  - (b) criminal penalties on me including, but not limited to, fine or imprisonment or both under the provisions of Federal law (18 U.S.C. §§ 1001 *et seq.*).

#### (2) The Property's Security

The Loan I have applied for in this application will be secured by a mortgage or deed of trust which provides the Lender a security interest in the property described in this application.

#### (3) The Property's Appraisal, Value, and Condition

- Any appraisal or value of the property obtained by the Lender is for use by the Lender and Other Loan Participants.
- The Lender and Other Loan Participants have not made any representation or warranty, express or implied, to me about the property, its condition, or its value.

#### (4) Electronic Records and Signatures

- The Lender and Other Loan Participants may keep any paper record and/or electronic record of this application, whether or not the Loan is approved.

- If this application is created as (or converted into) an "electronic application", I consent to the use of "electronic records" and "electronic signatures" as the terms are defined in and governed by applicable Federal and/or state electronic transactions laws.
- I intend to sign and have signed this application either using my:
  - (a) electronic signature; or
  - (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.
- I agree that the application, if delivered or transmitted to the Lender or Other Loan Participants as an electronic record with my electronic signature, will be as effective and enforceable as a paper application signed by me in writing.

#### (5) Delinquency

- The Lender and Other Loan Participants may report information about my account to credit bureaus. Late payments, missed payments, or other defaults on my account may be reflected in my credit report and will likely affect my credit score.
- If I have trouble making my payments I understand that I may contact a HUD-approved housing counseling organization for advice about actions I can take to meet my mortgage obligations.

#### (6) Authorization for Use and Sharing of Information

By signing below, in addition to the representations and agreements made above, I expressly authorize the Lender and Other Loan Participants to obtain, use, and share with each other (i) the loan application and related loan information and documentation, (ii) a consumer credit report on me, and (iii) my tax return information, as necessary to perform the actions listed below, for so long as they have an interest in my loan or its servicing:

- (a) process and underwrite my loan;
- (b) verify any data contained in my consumer credit report, my loan application and other information supporting my loan application;
- (c) inform credit and investment decisions by the Lender and Other Loan Participants;
- (d) perform audit, quality control, and legal compliance analysis and reviews;
- (e) perform analysis and modeling for risk assessments;
- (f) monitor the account for this loan for potential delinquencies and determine any assistance that may be available to me; and
- (g) other actions permissible under applicable law.

Borrower Signature \_\_\_\_\_ Date (mm/dd/yyyy) \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Additional Borrower Signature \_\_\_\_\_ Date (mm/dd/yyyy) \_\_\_\_ / \_\_\_\_ / \_\_\_\_



# Section 7: Military Service



**Section 7: Military Service.** This section asks questions about your (or your deceased spouse's) military service.

## Military Service of Borrower

**Military Service** – Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces?  NO  YES

- If YES, check all that apply:*
- Currently serving on active duty with projected expiration date of service/tour \_\_\_\_ / \_\_\_\_ / \_\_\_\_ (mm/dd/yyyy)
  - Currently retired, discharged, or separated from service
  - Only period of service was as a non-activated member of the Reserve or National Guard
  - Surviving spouse



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**Does the borrower only complete Section 7: Military Service when applying for a VA loan?**

**Yes**

**No**

# Uniform Residential Loan Application - Lender Loan Information

## Uniform Residential Loan Application — Lender Loan Information

This section is completed by your Lender.

### L1. Property and Loan Information

<b>Community Property State</b> <input type="checkbox"/> At least one borrower lives in a community property state. <input checked="" type="checkbox"/> The property is in a community property state.	<b>Refinance Type</b> <input type="checkbox"/> No Cash Out <input type="checkbox"/> Limited Cash Out <input type="checkbox"/> Cash Out	<b>Refinance Program</b> <input type="checkbox"/> Full Documentation <input type="checkbox"/> Interest Rate Reduction <input type="checkbox"/> Streamlined
<b>Transaction Detail</b> <input type="checkbox"/> Conversion of Contract for Deed or Land Contract <input type="checkbox"/> Renovation <input type="checkbox"/> Construction-Conversion/Construction-to-Permanent <input type="radio"/> Single-Closing <input type="radio"/> Two-Closing <input type="checkbox"/> Construction/Improvement Contract <input type="checkbox"/> Lot Acquired Deed		

## Uniform Residential Loan Application — Lender Loan Information

This section is completed by your Lender.

**REQUIRED for EVERY LOAN**

### L1. Property and Loan Information

#### Community Property State

<b>Refinance Type</b> <input checked="" type="radio"/> FHA <input type="radio"/> VA <input type="radio"/> USDA-RD <input type="radio"/> Other: _____	<b>Terms of Loan</b> Note Rate 5.5000 % Loan Term 360 (months)	<b>Mortgage Lien Type</b> <input checked="" type="radio"/> First Lien <input type="radio"/> Subordinate Lien
<b>Amortization Type</b> <input checked="" type="radio"/> Fixed Rate <input type="radio"/> Other (explain): _____ <input type="radio"/> Adjustable Rate	<b>Proposed Monthly Payment for Property</b>	
<b>If Adjustable Rate:</b> Initial Period Prior to First Adjustment _____ (months) Subsequent Adjustment Period _____ (months)	First Mortgage (P & I) \$ 1,022.02 Subordinate Lien(s) (P & I) \$ _____ Homeowner's Insurance \$ 95.00 Supplemental Property Insurance \$ _____ Property Taxes \$ 208.33 Mortgage Insurance \$ 52.50 Association/Project Dues (Condo, Co-Op, PUD) \$ _____ Other \$ _____ <b>TOTAL</b> \$ 1,377.85	
<b>Loan Features</b> <input type="checkbox"/> Balloon/ Balloon Term _____ (months) <input type="checkbox"/> Interest Only / Interest Only Term _____ (months) <input type="checkbox"/> Negative Amortization <input type="checkbox"/> Prepayment Penalty / Prepayment Penalty Term _____ (months) <input type="checkbox"/> Temporary Interest Rate Buydown/Initial Buydown Rate _____ % <input type="checkbox"/> Other (explain): _____		

# Uniform Residential Loan Application -Lender Loan Information

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To be completed by the Lender:  
Lender Loan No./Universal Loan Identifier 12345 Agency Case No. \_\_\_\_\_

## Uniform Residential Loan Application — Lender Loan Information

This section is completed by your Lender.

**L1. Property and Loan Information**  
Community Property State  Refinance

L1.  
Property & Loan

L2.  
Title

L3.  
Mortgage Loan

L4.  
Minimum Required  
Funds or Cash Back

# L1. Property and Loan Information



## L1. Property and Loan Information

### Community Property State

- At least one borrower lives in a community property state
- The property is in a community property state

### Transaction Detail

- Conversion of Contract for Deed or Lease
- Renovation
- Construction-Conversion/Construction
- Single-Closing  Two-Closing

Construction/Improvement Costs \$ \_\_\_\_\_  
Lot Acquired Date \_\_\_\_/\_\_\_\_/\_\_\_\_  
Original Cost of Lot \$ \_\_\_\_\_

### Project Type

- Condominium
- Cooperative
- Planned Unit Development (PUD)
- Property is not located in a project

### 9 Community Property States:

- Arizona
- California
- Idaho
- Louisiana
- Nevada
- New Mexico
- Texas
- Washington
- Wisconsin

### Refinance Program

- Full Documentation
- Interest Rate Reduction
- Streamlined without Appraisal
- Other \_\_\_\_\_

### Improvement

\_\_\_\_\_ will finance energy-related improvements.  
\_\_\_\_\_ currently subject to a lien that could take priority over  
mortgage lien, such as a clean energy lien paid for through  
\_\_\_\_\_ (e.g., the Property Assessed Clean Energy program).

# L2. Title Information



## L2. Title Information

Title to the Property Will be Held in What Name(s):

Peter Simon

### Estate Will be Held in

- Fee Simple
- Leasehold Expiration Date \_\_\_\_ / \_\_\_\_ / \_\_\_\_ (mm/dd/yyyy)

### Manner in Which Title Will be Held

- Sole Ownership
- Joint Tenancy with Right of Survivorship
- Life Estate
- Tenancy by the Entirety
- Tenancy in Common
- Other

For Refinance: Title to the Property is Currently Held in What Name(s):

### Trust Information

- Title Will be Held by an *Inter Vivos (Living)* Trust
- Title Will be Held by a Land Trust

### Indian Country Land Tenure

- Fee Simple On a Reservation
- Individual Trust Land (*Allotted/Restricted*)
- Tribal Trust Land On a Reservation
- Tribal Trust Land Off Reservation
- Alaska Native Corporation Land

# L3. Mortgage Loan Information



## L3. Mortgage Loan Information

### Mortgage Type Applied For

- Conventional       USDA-RD  
 FHA     VA       Other: \_\_\_\_\_

### Amortization Type

- Fixed Rate       Other (explain): \_\_\_\_\_  
 Adjustable Rate

#### If Adjustable Rate:

Initial Period Prior to First Adjustment \_\_\_\_\_ (months)

Subsequent Adjustment Period \_\_\_\_\_ (months)

### Loan Features

- Balloon/ Balloon Term \_\_\_\_\_ (months)  
 Interest Only / Interest Only Term \_\_\_\_\_ (months)  
 Negative Amortization  
 Prepayment Penalty / Prepayment Penalty Term \_\_\_\_\_ (months)  
 Temporary Interest Rate Buydown/Initial Buydown Rate \_\_\_\_\_ %  
 Other (explain): \_\_\_\_\_

### Terms of Loan

Note Rate 5.5000 %

Loan Term 360 (months)

### Mortgage Lien Type

- First Lien  
 Subordinate Lien

### Proposed Monthly Payment for Property

First Mortgage (P & I)	\$ <u>1,022.02</u>
Subordinate Lien(s) (P & I)	\$ _____
Homeowner's Insurance	\$ <u>95.00</u>
Supplemental Property Insurance	\$ _____
Property Taxes	\$ <u>208.33</u>
Mortgage Insurance	\$ <u>52.50</u>
Association/Project Dues (Condo, Co-Op, PUD)	\$ _____
Other	\$ _____
<b>TOTAL</b>	<b>\$ <u>1,377.85</u></b>

# L4. Qualifying the Borrower - Minimum Required Funds

## L4. Qualifying the Borrower – Minimum Required Funds or Cash Back

DUE FROM BORROWER(S)	
A. Sales Contract Price	\$ 200,000.00
B. Improvements, Renovations, and Repairs	\$
C. Land (if acquired separately)	\$
D. For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction (See Table 3a. Property You Own)	\$
E. Credit Cards and Other Debts Paid Off (See Table 2c. Liabilities — Credit Cards, Other Debts, and Leases that You Owe)	\$

### 2c. Liabilities - Credit Cards, Other Debts, and Leases that You Owe

Does not apply

List all liabilities below (except real estate) and include deferred payments. Under Account Type, choose from the types listed here:

• Revolving (e.g., credit cards) • Installment (e.g., car, student, personal loans) • Open 30-Day (balance paid monthly) • Lease (not real estate) • Other

Account Type – use list above	Company Name	Account Number	Unpaid Balance	To be paid off at or before closing	Monthly Payment
Installment ▾	Auto World	124578	\$ 10,000.00	<input type="checkbox"/>	\$ 500.00
Installment ▾	Auto World	986532	\$ 4,789.00	<input type="checkbox"/>	\$ 368.00
Installment ▾	Higher Education	1348AP9527	\$ 15,751.00	<input type="checkbox"/>	\$ 160.00
Revolving ▾	Acme Credit	60190024554	\$ 121.00	<input type="checkbox"/>	\$ 32.00
Revolving ▾	Discover Card	97531246890	\$ 1,000.00	<input type="checkbox"/>	\$ 50.00

### CALCULATION

TOTAL DUE FROM BORROWER(s) (Line H)	\$ 203,739.78
LESS TOTAL MORTGAGE LOANS (Line K) AND TOTAL CREDITS (Line N)	-\$ 183,350.00
Cash From/To the Borrower (Line H minus Line K and Line N) NOTE: This amount does not include reserves or other funds that may be required by the Lender to be verified.	\$ 20,389.78



# OPTIONAL Uniform Residential Loan Application – Continuation Sheet

- Free form additional info
- Borrower Name (and/or Additional Borrower Name) to tie
- Sign/date

To be completed by the Lender:  
Lender Loan No./Universal Loan Identifier \_\_\_\_\_ Agency Case No. \_\_\_\_\_

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## Uniform Residential Loan Application — Continuation Sheet

**Continuation Sheet** Use this continuation sheet if you need more space to complete the Uniform Residential Loan Application.

**Borrower Name** (First, Middle, Last, Suffix) \_\_\_\_\_

**Additional Information** \_\_\_\_\_

Free form text

---

**Additional Borrower Name** (First, Middle, Last, Suffix) \_\_\_\_\_

**Additional Information** \_\_\_\_\_

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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 federal law (18 U.S.C. §§ 1001 et seq.).

**Borrower Signature** \_\_\_\_\_ Date (mm/dd/yyyy) \_\_\_\_/\_\_\_\_/\_\_\_\_

**Additional Borrower Signature** \_\_\_\_\_ Date (mm/dd/yyyy) \_\_\_\_/\_\_\_\_/\_\_\_\_

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Uniform Residential Loan Application — Continuation Sheet  
Freddie Mac Form 65 • Fannie Mae Form 1003

# OPTIONAL Uniform Residential Loan Application – Unmarried Addendum



- Lender completed form
  - Only used when:
    - Unmarried selected
- AND
- As needed by State property laws

To be completed by the Lender:  
Lender Loan No./Universal Loan Identifier \_\_\_\_\_ Agency Case No. \_\_\_\_\_

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## Uniform Residential Loan Application — Unmarried Addendum

**For Borrower Selecting the Unmarried Status**

**Lenders Instructions for Using the Unmarried Addendum**  
The Lender may use the Unmarried Addendum only when a Borrower selected “Unmarried” in Section 1 and the information collected is necessary to determine how State property laws directly or indirectly affecting creditworthiness apply, including ensuring clear title.

For example, the Lender may use the Unmarried Addendum when the Borrower resides in a State that recognizes civil unions, domestic partnerships, or registered reciprocal beneficiary relationships or when the property is located in such a State. “State” means any state, the District of Columbia, the Commonwealth of Puerto Rico, or any territory or possession of the United States.

---

**If you selected “Unmarried” in Section 1**, is there a person who is not your legal spouse but who currently has real property rights similar to those of a legal spouse?    NO    YES

**If YES, indicate the type of relationship and the State in which the relationship was formed.** For example, indicate if you are in a civil union, domestic partnership, registered reciprocal beneficiary relationship, or other relationship recognized by the State in which you currently reside or where the property is located.

Civil Union    Domestic Partnership    Registered Reciprocal Beneficiary Relationship    Other (*explain*) \_\_\_\_\_

State:

# Additional borrowers

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- Two borrowers with joint financial information
- Two borrowers with separate financial information
- Three or more borrowers



# Additional borrower(s)



## 1a. Personal Information

Name (First, Middle, Last, Suffix)

Peter Simon

Alternate Names – List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)

Social Security Number 999 – 99 – 2030  
(or Individual Taxpayer Identification Number)

Date of Birth  
(mm/dd/yyyy)

03 / 06 / 1970

Citizenship

- U.S. Citizen
- Permanent Resident Alien
- Non-Permanent Resident Alien

Type of Credit

I am applying for individual credit.

I am applying for joint credit. Total Number of Borrowers: 2

Each Borrower intends to apply for joint credit. Your initials: ps

List Name(s) of Other Borrower(s) Applying for this Loan  
(First, Middle, Last, Suffix) – Use a separator between names

Elizabeth Simon

# OPTIONAL Uniform Residential Loan Application - Additional Borrower

## Uniform Residential Loan Application — Additional Borrower

Verify and complete the information on this application as directed by your Lender.

**Section 1: Borrower Information.** This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

### 1a. Personal Information

Name (First, Middle, Last, Suffix)

Elizabeth Simon

Alternate Names – List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)

Elizabeth Jones

Social Security Number 999 - 99 - 9652

(or Individual Taxpayer Identification Number)

Date of Birth (mm/dd/yyyy)

08 / 01 / 1971

Citizenship

U.S. Citizen

Not Resident Alien

Permanent Resident Alien

Type of Credit

I am applying for individual credit

I am applying for joint credit

Applying for this Loan between names

## Uniform Residential Loan Application — Additional Borrower

Verify and complete the information on this application as directed by your Lender.

### Section 1: Borrower Information

This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

#### 1a. Personal Information

Name (First, Middle, Last, Suffix)

Elizabeth Simon

Social Security Number 999 - 99 - 9652  
(or Individual Taxpayer Identification Number)

Employer or Business Name Web Vision Inc.

Phone ( 713 ) 493 - 8888

Street 314 Forest Ave

Unit #

City Pleasant Valley

State AK

ZIP 99999

Country USA

Position or Title Program Designer Technology

Start Date 05 / 10 / 2002 (mm/dd/yyyy)

How long in this line of work? 20 Years \_\_\_ Months

Check if this statement applies:

I am employed by a family member, property seller, real estate agent, or other party to the transaction.

Check if you are the Business Owner or Self-Employed

I have an ownership share of less than 25%. Monthly Income (or Loss)

I have an ownership share of 25% or more. \$

Gross Monthly Income

Base \$ 5,000.00/month

Overtime \$ /month

Bonus \$ /month

Commission \$ /month

Military Entitlements \$ /month

Other \$ /month

TOTAL \$ 5,000.00/month

## Uniform Residential Loan Application

Verify and complete the information on this application. If you are applying for this loan with others, each additional Borrower must provide information as directed by your Lender.

**Section 1: Borrower Information.** This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

### 1a. Personal Information

**Name** (First, Middle, Last, Suffix)

Peter Simon

**Alternate Names** – List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)

**Social Security Number** 999 - 99 - 2030|  
(or Individual Taxpayer Identification Number)

**Date of Birth**  
(mm/dd/yyyy)

03 / 06 / 1970

**Citizenship**

- U.S. Citizen  
 Permanent Resident Alien  
 Non-Permanent Resident Alien

**Type of Credit**

- I am applying for **individual credit**.  
 I am applying for **joint credit**. Total Number of Borrowers:       
Each Borrower intends to apply for joint credit. **Your initials:** ps

**List Name(s) of Other Borrower(s) Applying for this Loan**

(First, Middle, Last, Suffix) – Use a separator between names

Elizabeth Simon

# MGIC

...ing for this loan with others, each additional Borrower must provide

**Section 1: Borrower Information.** This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

### 1a. Personal Information

**Name** (First, Middle, Last, Suffix)

Elizabeth Simon

**Alternate Names** – List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)

Elizabeth Wilson

**Social Security Number** 999 - 99 - 9999  
(or Individual Taxpayer Identification Number)

**Date of Birth**  
(mm/dd/yyyy)

08 / 01 / 1974

**Citizenship**

- U.S. Citizen  
 Permanent Resident Alien  
 Non-Permanent Resident Alien

**Type of Credit**

- I am applying for **individual credit**.  
 I am applying for **joint credit**. Total Number of Borrowers:       
Each Borrower intends to apply for joint credit. **Your initials:** es

**List Name(s) of Other Borrower(s) Applying for this Loan**

(First, Middle, Last, Suffix) – Use a separator between names

Peter Simon

# OPTIONAL

## Uniform Residential Loan Application - Additional Borrower

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### Section 2: Financial Information — Assets and Liabilities.

My information for Section 2 is listed on the Uniform Residential Loan Application with Peter Simon  
(insert name of Borrower)

---

### Section 3: Financial Information — Real Estate.

My information for Section 3 is listed on the Uniform Residential Loan Application with Peter Simon  
(insert name of Borrower)

---

### Section 4: Loan and Property Information.

My information for Section 4 is listed on the Uniform Residential Loan Application with Peter Simon  
(insert name of Borrower)

---

### Section 6: Acknowledgements and Agreements.

My signature for Section 6 is on the Uniform Residential Loan Application with Peter Simon  
(insert name of Borrower)

---

**What questions do you have?**

**MGIC**





## What are your next steps?

- Commit to fully completed mortgage loan applications
- Inquire about your internal rollout
- Become the resident expert

The logo features a dark blue five-pointed star with the words "ROCK STAR" written in a bold, white, sans-serif font across its center. The star is set against a circular background with a thick red border. The entire graphic is positioned on the right side of the slide, partially overlapping a large, light blue curved line that sweeps across the background.

ROCK  
STAR

# mgic.com/seb

## Cash flow analysis worksheets, tax year 2020

### Self-employed

SAM Cash Flow Analysis with P&L (02/19/2021)

Mac users click [here](#)

Comparative Income Analysis (02/19/2021)

Mac users click [here](#)

Liquidity (02/19/2021)

Mac users click [here](#)

Evaluating the Self-Employed Borrower Manual

### Employed

Income Analysis (01/15/2021)

Mac users click [here](#)

### Rental

Rental Income (02/19/2021)

Mac users click [here](#)

## Profit and Loss Statement

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BORROWER AND/OR CO-BORROWER NAME:

## Sole Proprietorship Cash Flow

Use of this information is discretionary. FOLLOW INVESTOR GUIDELINES.

## SAM Method

## Cash Flow Analysis Worksheet

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BORROWER AND/OR CO-BORROWER NAME:

DATE:

YEAR 1:

YEAR 2:

## Comparative Income Analysis Worksheet

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An effective way to measure and compare the profitability or growth of a business is to calculate the trend ratios, which compare income statement accounts from one year to the next.

Using the business's tax returns, select the appropriate tax year and

## Liquidity Worksheet

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Determine business liquidity using S Corporation or Partnership tax returns and entering the applicable line items below.

In general:

- Use the **Current Ratio** for a business that doesn't rely on inventory to generate its income
- Use the **Quick Ratio** for a business that relies heavily on inventory to generate its income

Typically, a result of 1.00 or greater for either ratio demonstrates adequate liquidity. However, it's important to use the most appropriate ratio, based on how the business operates. Investor guidelines may vary and other liquidity methods may apply. FOLLOW INVESTOR GUIDELINES.

NOTE: If there are no business liabilities, results will reflect N/A, indicating adequate liquidity.

Business Name:

Schedule L - Assets

Select the Years: ➔

1 Cash: Line 1, Column d

**Thank you**  
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