

## Second Mortgage or Home Improvement Loan Application

TYPE LOAN APPLIED FOR	<input type="checkbox"/> Conventional	<input type="checkbox"/> FHA	<input type="checkbox"/> VA	Amount	Interest Rate	No. of mos.	Monthly payment Principal & Interest	Property type	
	<input type="checkbox"/> Secured	<input type="checkbox"/> Unsecured		\$	<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 bedrooms	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		Date of Birth		Name		Date of Birth	
Present Address (if different from above)		No. Years		Present Address (if different from above)		No. Years	
Street		<input type="checkbox"/> Own <input type="checkbox"/> Rent		Street		<input type="checkbox"/> Own <input type="checkbox"/> Rent	
City/State/ZIP				City/State/ZIP			
Mailing Address				Mailing Address			
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		Dependents other than listed by Co-Borrower		Complete for secured loans only		Dependents other than listed by Borrower	
<input type="checkbox"/> Married <input type="checkbox"/> Separated		No. Ages		<input type="checkbox"/> Married <input type="checkbox"/> Separated		No. Ages	
<input type="checkbox"/> Unmarried (incl. single, divorced, widowed)				<input type="checkbox"/> Unmarried (incl. single, divorced, widowed)			
Name and Address of Employer		Years employed in this line of work or profession?		Name and Address of Employer		Years employed in this line of work or profession?	
		Years				Years	
		Years on this job				Years on this job	
		<input type="checkbox"/> Self Employed				<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	
Name & Address of nearest relative not living with you		Relationship		Name & Address of nearest relative not living with you		Relationship	
		Home Phone				Home Phone	

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

Describe Other Income		
B-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		Co-Borrower			Borrower		Co-Borrower	
	Yes	No	Yes	No		Yes	No	Yes	No
Are there any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Do you have any past due obligations owed to or insured by any agency of the federal government?*	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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"/>	Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are you a party to a law suit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	If "no," are you a resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	If "no," are you a non-resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**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
					\$	\$	\$	\$
<b>A U T O  R E A L  E S T A T E</b>	Lien Holder		Year and Make					
	Lien Holder		Year and Make					
	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 has 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 or HUD-FHA, 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 NOR HUD-FHA 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, 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.)

<b>BORROWER</b> <input type="checkbox"/> I do not wish to furnish this information.	<b>CO-BORROWER</b> <input type="checkbox"/> I do not wish to furnish this information.
<b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	<b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
<b>Race:</b> <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	<b>Race:</b> <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
<b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male	<b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male

<b>To be Completed by Interviewer</b> This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet	Interviewer's Name (print or type)	Name and Address of Interviewer's Employer	
	Interviewer's Signature		Date
	Interviewer's Phone Number (incl. area code)		

\*Indicate by asterisk all FHA and Government Agency Loans.