

# Second Mortgage or Home Improvement Loan Application

TYPE LOAN APPLIED FOR	- Conventional - Secured - Unsecured	Amount \$	Interest Rate _____ %	No. of Mos.	Monthly payment Principal & Interest	Property Type - Single Family Dwelling - Condo - 2-4 Family Dwelling - PUD - Other		
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 bdrms.	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? <input type="checkbox"/> Yes <input type="checkbox"/> No								
<b>Improvements Planned (copies of estimate or itemized cost breakdown must be attached)</b>						<b>Type of Improvement</b>		
						<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 <input type="checkbox"/> another person will be jointly obligated with the Borrower on the loan, or <input type="checkbox"/> 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 <input type="checkbox"/> the Borrower is married and resides, or the property is located, in a community property state.								
<b>Borrower</b>				<b>Co-Borrower</b>				
Name		DOB(mm/dd/yyyy)		Name		DOB(mm/dd/yyyy)		
Present Address (if different from above) No. Years _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent Street _____ City / State / Zip _____				Present Address (if different from above) No. Years _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent Street _____ City / State / Zip _____				
<b>Former address if less than 2 years at present address</b> Street _____ City / State / Zip _____ Years at former address _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent				<b>Former address if less than 2 years at present address</b> Street _____ City / State / Zip _____ Years at former address _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent				
Complete for secured or joint loans only <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried - (include single, divorced, widowed)			Dependents other than listed by Co-Borrower No. _____ Ages _____	Complete for secured or joint loans only <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried - (include single, divorced, widowed)			Dependents other than listed by Borrower No. _____ Ages _____	
Name and Address of Employer			Years employed in this line of work or profession? _____ Years Yrs. on this job _____ <input type="checkbox"/> Self Employed *	Name and Address of Employer			Years employed in this line of work or profession? _____ Years Yrs. on this job _____ <input type="checkbox"/> Self Employed *	
Position / Title		Type of Business		Position / Title		Type of Business		
Social Security Number **	Home Phone	Business Phone		Social Security Number **	Home Phone	Business Phone		

\*FHLMC/FNMA require business credit report, signed Federal Income Tax returns for the last two years; and, if available, audited Profit and Loss Statement plus balance sheet for the same period.



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<b>Auto</b>	Lien Holder:	Year and Make:						
	Lien Holder:	Year and Make:						
<b>Real Estate</b>	Name and Address of First Lien Holder of Security Property							
	Name and 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 or through a credit reporting agency. 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, 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. THE LENDER DOES NOT GUARANTEE 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 a 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 \_\_\_\_\_
 \_\_\_\_\_ Date \_\_\_\_\_

Borrower's Signature
 Co-Borrower's Signature

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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 laws 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 choose 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 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:**  I do not wish to furnish this information  
**Ethnicity:**  Hispanic or Latino  Not Hispanic or Latino  
**Race:**  American Indian or Alaska Native  
 Native Hawaiian or Other Pacific Islander  
 Asian  
 Black or African American  
 White  
**Sex:**  Female  Male

**CO-BORROWER:**  I do not wish to furnish this information  
**Ethnicity:**  Hispanic or Latino  Not Hispanic or Latino  
**Race:**  American Indian or Alaska Native  
 Native Hawaiian or Other Pacific Islander  
 Asian  
 Black or African American  
 White  
**Sex:**  Female  Male

### To Be Completed by Interviewer

This application was taken by:

- face to face interview  
 by mail  
 by telephone

Interviewer

Name of Interviewer's Employer

Interviewer's Phone Number

Address of Interviewer's Employer