



NORTHERN MARIANAS HOUSING CORPORATION

P.O. BOX 500514, Saipan, MP 96950-0514

Email: nmhc@nmhc.gov.mp

Website: <http://www.nmhc.gov.mp>



Tels: (670) 234-6866
234-9447
234-7689
234-7670
Fax: (670) 234-9021
233-6870

Veterans Affairs (VA)

Native American Direct Loan (NADL) Program

Interested veterans may apply for this program. The current maximum residential housing loan for the CNMI is up to the pre-approved amount for a term of thirty (30) years. Veterans may purchase, construct or improve owner-occupied residential dwellings. Current interest rate is 2.50% as of March 13, 2023. Prospective applicants who are in possession of their Certificate of Eligibility and DD-214 are urged to contact the Mortgage and Credit Division for an appointment. Those who have yet to obtain their Certificate of Eligibility are urged to contact the CNMI Veterans Affairs office for assistance in obtaining their certificates or may request them online at the U.S. Department of Veterans website at <http://www.va.gov>.

Preliminary documents needed when filing a VA housing loan application are as follows:

- Certificate of Eligibility (Original Copy)
- DD-214
- Verification(s) of Employment
- Certificate of Title, Deed or Residential Homestead Permit
- Sales Purchase Agreement (if applying to purchase home)
- Property Map (Survey Plat No. & recorded)
- Four (4) most recent check stubs
- Information on other income, if any (rental, business, etc.)
- Filed 1040 Tax Forms for years 2021 & 2022
- Information on outstanding loan(s), if any
- Two (2) most recent statements for each Checking/Savings Account(s), if any
- ASC 401(a)/(k) Statement (most current)
- Profit-sharing Plan (Bank or Duty Free Shop employees)
- Divorce Decree, Judgement(s) information, if any
- Copy of your birth certificate or equivalent documentation to prove NMI descent

Upon pre-approval of your VA loan application, you will be required to obtain and/or submit the following to NMHC:

1. House plan, if construction or improvement (as necessary)
2. Three (3) cost breakdown or estimates if construction or improvement
3. Warranty Deed (to be executed at loan closing)
4. Termite Inspection and/or Treatment Certification (Pest Company)
5. Performance and Payment Bonds, Builder's Risk Policy, Workmen's Compensation Policy & other related construction documents as requested
6. Minimum deposit of \$3,000.00 to NMHC for loan processing related transactions (please note that fees maybe more depending on your loan amount)

*****NMHC WILL NOT ACCEPT INCOMPLETE LOAN APPLICATIONS*****



"NMHC is an equal employment and fair housing public agency"

Tinian Field Office
Tel: (670)433-9213
Fax: (670)433-3690

CDBG-DR Office
Tel: (670)233-9447/9448/9449

Rota Field Office
Tel: (670)532-9410
Fax: (670)532-9441

VETERANS AFFAIRS (VA) GENERAL INFORMATION
& LOAN CLOSING COST BREAKDOWN:

1. **Required minimum deposit of \$3,000.00 for loan closing associated fees. However, actual loan closing fees could be more than \$3,000.00 depending on your loan amount. The higher the loan amount, the higher your closing costs will be.**
 - Preliminary Title Report \$250-\$350
 - Appraisal Report \$750+
 - VA Funding Fee of 1.25% of the total loan amount (can be incorporated into your loan)
 - Title Insurance based on loan amount (ex: \$250,000.00 loan, title policy may be about \$2,500.00)
 - First Year's Homeowners' insurance premium + two (2) months advance monthly premium (\$1,500.00+) + (\$250)
 - Compliance Inspector's Fee (\$1,200.00 **or more** depending on inspector)
 - Interest Due at loan closing (a maximum of 30 days' interest)
 - NMHC Application & Loan Processing Fee \$500.00
 - Mortgage Recordation Fee \$150.00 or more (depends on how many documents will be recorded)
2. **Maximum Loan Amount:** Depends on veteran's repayment ability
3. **Interest Rate:** 2.50% (Effective March 13, 2023)
4. **Loan to Value Ratio:** 100%



DEPARTMENT OF VETERANS AFFAIRS
Regional Office
P. O. Box 29020
Honolulu, HI 96820-1420

NMHC

FEB 19 2007

RECEIVED

January 22, 2007

In Reply Refer To: 459/26

Northern Marianas Housing Corporation
Attn: Mr. Melvin Sablan
P. O. Box 500514
Saipan, MP 96950

Dear Mr. Sablan:

On June 15, 2006, the President signed PL 109233, The Veterans Housing Opportunity and Benefits Act of 2006. This law makes the Native American Direct Loan (NADL) program permanent.

The \$80,000 maximum loan amount is eliminated, as is the need for Secretarial determination of higher loan amounts in high cost areas. Instead, the new limit on the NADLs is the same as the Federal Home Loan Mortgage Corporation (also known as "Freddie Mac") single-family conventional conforming loan limit. That limit is currently \$417,000 for loans located in the 48 contiguous States and \$625,000 for loans in Alaska, Hawaii, and the South Pacific. Increases in these loan limits will be published annually, based upon the annual adjustment in the Freddie Mac conventional conforming loan limit.

The law extends eligibility for NADL to a veteran who is not a native American, but who is married to a Native American non-veteran. To be eligible for such a loan, the qualified non-Native American spouse must reside on trust land, and both the veteran and spouse must have a meaningful interest in the dwelling or lot.

Sincerely yours,


Ivonne M. Perez
Loan Guaranty Officer

MMHC APPROVED CONTRACTORS LIST
as of
3/30/2023

	COMPANY NAME	MAILING ADDRESS	EMAIL ADDRESS	CONTACT #	FAX #	CONTACT PERSON & TITLE
1	Triple J. Saipan Inc.	P.O. Box 5000487 Saipan, MP 96950	fred.camacho@triplejq.com	(670)234-1795	(670)234-7347	Fred Camacho, Business Development Manager
2	Pacific Rim Land Development Inc.	PMB 583 P.O. Box 10000 Saipan, MP 96950	lsterware@pacificrimco.net	(670)285-4745	n/a	Keith J. Stewart, President
3	U.S.A. Fanter Corp. Ltd dba: G.C. Construction Contractor	PMB 1372 P.O. Box 10003 Saipan, MP 96950	spain67@yahoo.com / usafanter.operations@gmail.com	(670) 234-5828 / (670) 287-5988 / (670) 287-0184 c/o: Jonar Casdino	n/a	Guoqa Qian (Steve), President
4	GPPC, Inc.	P.O. Box 504357 Saipan, MP 96950	denniscupas@gppcinc.com	(670)285-3379 / (670) 234-7900	n/a	Dennis Tupas, Project Estimating Manager
5	C Pacific Corp dba: Five Star Builders	P.O. Box 503984 Saipan, MP 96950	cpacificcorp@gmail.com	(670)233-6927 / (670)287-5327	n/a	Freddie Catalba, President
6	Tinian Fuel Services dba: TLC General Contractor	P.O. Box 520800 Tinian, MP 96952	marlon@tinianservice.com	(670)433-4427 / (670)285-4054 (Marlon)	n/a	Marlon B. Alcantara, Operations Manager
7	Yang's Corporation	P.O. Box 502592 Saipan, MP 96950	kevinsaijan@gmail.com	(670)234-8866 / (670)989-2806 / (670)207-8866	n/a	Ting Jim Tang, President
8	Hong Ye Rental & Construction Ltd.	P.O. Box 502997 Saipan, MP 96950	mshe@hycnstr.com	(670)235-8770	n/a	Michael Sheu, President
9	Success International Corp. dba: M & H Construction	PMB 778 Box 10003 Saipan, MP 96950	successfuling2010@gmail.com	(670)322-1558	(670)322-1548	Gun Jim Miao (Henry), President
10	Pedro Q. Dela Cruz dba: DK Brothers	P.O. Box 1320 Rota MP 96951	islaabipping2015@gmail.com	(670)532-3117	(670)532-9888	Pedro Q. Dela Cruz, Proprietor
11	HBR International, Inc.	P.O. Box 5756 CHRB Saipan, MP 96950	hbrsaipan@yahoo.com	(670)235-3637 / (670)234-7576 / (670)235-5756	(670)235-4100	John Gilbert Sabidez, Managing Director
12	Paragon Corporation dba: Coreplus Construction	P.O. Box 10001, PMB 405 Saipan, MP 96950	noelcruz@coreplusconstruction.com	(670)233-8888	n/a	Noel R. Cruz, Operations Manager
13	Marianis Star Corporation	P.O. Box 502964 Saipan, MP 96950	marianis_star@yahoo.com	(670)234-5577	(670)200-7024	Byung Soo Jun, President
14	D.K.K. Inc. dba: D.K.K. Construction	PMB 214 Mailies 10005 Saipan, MP 96950	dkk.winters@gmail.com	(670)235-3315 or (670)285-1922	(670)235-3311	Sung Hun Kim, Construction Manager
15	Juan T. Guerrero & Associates, Inc.	P.O. Box 501217 Saipan, MP 96950	juanant09@gmail.com / jborlaza@mlt-travel.com	[671]688-1726 / (670)488-1926 / (670)234-7888	(670)234-6939	Juan Pan T. Guerrero, President

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16	Big Bell	P.O. Box 5423 CHRIB Saipan, MP 96950	accounting@bigbellsaipan.com	(670)288-6108 / (670)483-4692	(670)288-2355	Gap Soo Kim, President
17	3K Corporation	P.O. Box 501489 Saipan, MP 96950	pk3kcorp@yahoo.com	(670) 235-2222 / (670) 235-3333	(670)235-3030	Paul S. Khuang, President
18	Resources Management International, Corp.	P.O. Box 500732 Saipan, MP 96950	rmscaipane@gmail.com	(670)235-7642	n/a	Joaquin M. Mangfona, President
19	Konstrukt Corporation	P.O. Box 505656 Saipan, MP 96950	konstructcorp-spni@gmail.com	(670) 235-3027 / (670) 483-9414 Airen Lorio	n/a	Maverick D. Rotap, VP
20	THC Corporation dba: TFC	P.O. Box 502706 Saipan MP, 96950	tfc.construction.services2013@gmail.com	(670) 234-1024 / (670)788-1024	788-1024	Theresita M. Fernandez, VP Secretary
21	United Equipment Rental Company Corporation dba: United Construction Services	P.O. Box 504029 Saipan, MP 96950	uicsaipan@gmail.com	(670)233-1199 / (670)788-2869 /Res Bicha (670) 285-2355	(670)235-7363	Renato P. Bocaliones, Pres. / Secretary
22	Primitel Incorporated dba: Primitel Construction	P.O. Box 504921 Saipan, MP 96950	primitel@yahoo.com	(670)235-0064 or (670)285-3899	n/a	John Torres or Allen Antonio
23	Winzy Corporation dba: RAD General Contractor	P.O. 50154 CHRIB Saipan, MP 96950	winzycorporation@gmail.com	(670)234-1595 / (670)234-3870	n/a	Rogelio A. Deducin, President
24	Be To Corporation dba: Better Together	P.O. Box 7670 SYRIB Saipan MP 96950	betocorp708@gmail.com / richards.betocorp@gmail.com	(670)234-6700 / (670) 789-8837	n/a	Ashley Richards or Jae Hyun Kim, General Manager
25	RJA General Services, LLC dba: Marius Led Lights & Solar	P.O. Box 7654 SYRIB Saipan, MP 96950	arielwillanueva@gmail.com	(670)235-1495 / (670)788-1495	n/a	Ariel Villanueva, President
26	Power Builders International Co., LLC	P.O. Box 520010 Tinslan, MP 96952	eljpower96952@yahoo.com	(670)433-0422 / (670) 483-2012	(670)433-0416	Donald J. Power, Operations Manager
27	Manz Corporation dba: Manz	P.O. Box 7134 SYRIB Saipan, MP 96950	manzcorp.saipan@yahoo.com	(670)588-4194	n/a	Maribeth Liaga, President / Ed Liaga Oprrts. Mgr.
28	Yantae Corporation	P.O. Box 500783 Saipan, MP 96950	saipanyantae@gmail.com	(670)235-6678 / (670)287-6676	n/a	Guosiang He (Ken), President
29	MR Corporation dba: MR Construction	P.O. Box 7491 SYRIB Saipan, MP 96950	rarniepmantzano@gmail.com	(670) 287-1415	n/a	Raulito P. Manzano, President
30	HM Pacific LLC	P.O. Box 505194 Saipan, MP 96950	marshall@hmpacific.com /manager@hmpacific.com	(670)234-4010 or (670)285-4775	n/a	Marshall Liban, General Manager

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as of
3/30/2023

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31	Motion Automotive Repair Center dba: R & D Construction	P.O. Box 504029 Saipan, MP 96950	rlconstruction671@yahoo.com	(670)235-3481/7388 / (670)789-7472	(670)235-7163	Donato Reyes, Supervisor
32	Way Maker Corporation	P.O. Box 7820 SVRB Saipan, MP 96950	esajcs2002@gmail.com or waymakersaipan@gmail.com	(670)234-4488 or (670) 483-4488	n/a	Yong Park (Alex), President
33	Fidelity International Corp., LLC dba: J.A.M. Construction	P.O. Box 7121 SVRB Saipan MP 96950	joy_mallari@yahoo.com / conceptionhizon@yahoo.com / clauero_manny@yahoo.com	(670) 789-0119 Cammie / (670) 287-1780 Manny / (671) 988-4535 Joven	n/a	Joven Mallari, President / Connie Hizon - Accountant / Manny Cisneros, Project Manager
34	MB Tech Micromesta, LLC	P.O. Box 504850 Saipan, MP 96950	yvonne15@yahoo.co.uk	(670)235-6622 / (670)287-0360 (Mila)	n/a	Miahesh (Mila) Balakishnan, General Manager
35	LPZ Enterprises, Inc. dba: D & A Construction	P.O. Box 502754 Saipan, MP 96950	lpzenterprises@yahoo.com	(670)234-9942 / (670)483-9942	n/a	Edward Navarro, General Manager
36	R.O.G.L. Corporation dba: CMP Construction	P.O. Box 7526 SVRB Saipan, MP 96950	loulegina@yahoo.com	(670)234-9011 / (670)285-9857	(670)234-0441	Gina Iglesias, President or Louie Iglesias
37	REM International Corporation dba: REM Builders	P.O. Box 7315 SVRB Saipan, MP 96950	rem.spn18@gmail.com	(670) 208-1730 / (670) 789-8059	n/a	Rommel S. Remonilla, Operations Manager
38	CMH-MGI Holdings LLC dba: 670 Builders	P.O. Box 502310 Saipan, MP 96950	670builders@gmail.com	(670)322-5789 / (670)909-8898	n/a	Christopher G. Imbo, President
39	Dhanuel Corporation dba: Dhanuel General Contractor	P.O. Box 502457 Saipan, MP 96950	danny.jacobel123@gmail.com or dhanuelcorp@gmail.com	(670)785-4432 / (670)234-0366	n/a	Danilo Jacobel, Operations Manager
40	Alfredo J. Cabael dba: Fritz Pacific	P.O. Box 505053 Saipan, MP 96950	aj@fritzapac.com	(670) 234-2664 / (670) 483-4663	n/a	Alfred J. Cabael, President

BORROWER'S CERTIFICATION AND AUTHORIZATION

CERTIFICATION

1. I/We have applied for a direct mortgage loan from the Department of Veterans Affairs. In applying for the loan, I/we completed a loan application containing various information on the purpose of the loan, the amount and source of the down payments, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents nor did I/we omit any pertinent information.
2. I/We understand and agree that the Department of Veterans Affairs direct mortgage loan review process is a full documentation program. This includes verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both to knowingly make any false statement when applying for this mortgage, as application under the provision of Title 18, United States Code, Section 1001, et. Seq.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied for a direct mortgage loan from the Department of Veterans Affairs. As part of the application process, the Department of Veterans Affairs may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control/audit, I/we agree to cooperate fully with the Department of Veterans Affairs.
2. I/We authorize you to provide the Department of Veterans Affairs any and all information and documentation that they request. Such information includes, but is not limited to employment history and income, bank, money market and similar account balances; credit history and copies of income tax returns.
3. The Department of Veterans Affairs may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.)
5. Your prompt reply to the Department of Veterans Affairs is appreciated.

Borrower's Signature

Social Security No.

Date

Co-Borrower's Signature

Social Security No.

Date



Department of Veterans Affairs

VERIFICATION OF VA BENEFITS

PRIVACY ACT NOTICE: The VA will not disclose information collected on this form to any source other than what has been authorized under the Privacy Act of 1974 or Title 5, Code of Federal Regulations 1.576 for routine uses (i.e., information concerning a veteran's indebtedness to the United States by virtue of a person's participation in a benefits program administered by VA may be disclosed to any third party, except consumer reporting agencies) as identified in the VA system of records, 55VA26, Loan Guaranty Home, Condominium and Manufactured Home Loan Applicant Records, Specially Adapted Housing Applicant Records and Vendee Loan Applicant Records - VA, and published in the Federal Register. Your obligation to respond is required to obtain or retain benefits. Giving us your SSN account information is voluntary. Refusal to provide your SSN by itself will not result in the denial of benefits. The VA will not deny an individual benefits for refusing to provide his or her SSN unless the disclosure of the SSN is required by a Federal Statute of law in effect prior to January 1, 1975, and still in effect.

TO: NAME AND ADDRESS OF LENDER (Complete mailing address including ZIP Code)

VA REGIONAL OFFICE
 LOAN GUARANTY DIVISION
 P.O. BOX 29020
 HONOLULU, HI 96820-1420

INSTRUCTIONS TO LENDER

Complete this form ONLY if the veteran/applicant:

- is receiving VA disability payments; or
- has received VA disability payments; or
- would receive VA disability payments but for receipt of retired pay; or
- is surviving spouse of a veteran who died on active duty or as a result of a service-connected disability
- has filed a claim for VA disability benefits prior to discharge from active duty service

Complete items 1 through 10. Send the completed form to the appropriate VA Regional Loan Center where it will be processed and returned to the Lender. The completed form must be retained as part of the lender's loan origination package.

1. NAME OF VETERAN (First, middle, last)	2. CURRENT ADDRESS OF VETERAN
3. DATE OF BIRTH	

4. VA CLAIM FOLDER NUMBER (C-File No., if known)	5. SOCIAL SECURITY NUMBER	6. SERVICE NUMBER (If different from Social Security Number)
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7. I HEREBY CERTIFY THAT I <input type="checkbox"/> DO <input type="checkbox"/> DO NOT have a VA benefit-related indebtedness to my knowledge. I authorize VA to furnish the information listed below.	
8. I HEREBY CERTIFY THAT I <input type="checkbox"/> HAVE <input type="checkbox"/> HAVE NOT filed a claim for VA disability benefits prior to discharge from active duty service (I am presently still on active duty.)	
9. SIGNATURE OF VETERAN	10. DATE SIGNED

FOR VA USE ONLY

The above named veteran does not have a VA benefit-related indebtedness
 The veteran has the following VA benefit-related indebtedness

VA BENEFIT-RELATED INDEBTEDNESS (If any)

TYPE OF DEBT(S)	AMOUNT OF DEBT(S)

TERM OF REPAYMENT PLAN (If any)

Veteran is exempt from funding fee due to receipt of service-connected disability compensation of \$ _____ monthly. (Unless checked, the funding fee receipt must be remitted to VA with VA Form 26-1820, Report and Certification of Loan Disbursement)

Veteran is exempt from funding fee due to entitlement to VA compensation benefits upon discharge from service.

Veteran is not exempt from funding fee due to receipt of nonservice-connected pension of \$ _____ monthly. LOAN APPLICATION WILL REQUIRE PRIOR APPROVAL PROCESSING BY VA.

Veteran has been rated incompetent by VA. LOAN APPLICATION WILL REQUIRE PRIOR APPROVAL PROCESSING BY VA.

Insufficient information. VA cannot identify the veteran with the information given. Please furnish more complete information, or a copy of a DD Form 214 or discharge papers. If on active duty, furnish a statement of service written on official government letterhead, signed by the adjutant, personnel officer, or commanding officer. The statement should include name, birth date, service number, entry date and time lost.

SIGNATURE OF AUTHORIZED AGENT	DATE SIGNED
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RESPONDENT BURDEN: We need this information to determine, establish, or verify your eligibility for VA Loan Guaranty Benefits and to determine if you are exempt from paying the VA Funding Fee. Title 38, United States Code, allows us to ask for this information. We estimate that you will need an average of 5 minutes to review the instructions, find the information, and complete this form. VA cannot conduct or sponsor a collection of information unless a valid OMB control number is displayed. You are not required to respond to a collection of information if this number is not displayed. Valid OMB control numbers can be located on the OMB Internet Page at www.whitehouse.gov/library/omb/OMBINVA-EPA.html. If desired, you can call 1-800-827-1000 to get information on where to send comments or suggestions about this form.



Department of Veterans Affairs

FOR VA USE ONLY
 COE REF. NO.

MAIL COMPLETED APPLICATION TO
 THE REGIONAL LOAN CENTER OF
 JURISDICTION. SEE PAGE 3 FOR
 REGIONAL LOAN CENTER ADDRESSES.

REQUEST FOR A CERTIFICATE OF ELIGIBILITY

IMPORTANT: For faster processing, VA encourages you to visit the eBenefits portal at www.ebenefits.va.gov for your Certificate of Eligibility, or contact the lender of your choice to submit an application electronically. In most cases, an eligibility determination can be made instantly.

NOTE: Please read information on reverse before completing this form. If additional space is required, attach a separate sheet.

1. NAME OF VETERAN (First, Middle, Last)		2. DATE OF BIRTH	3. SOCIAL SECURITY NUMBER
4A. DID YOU SERVE UNDER ANOTHER NAME? <input type="checkbox"/> YES <input type="checkbox"/> NO (If "Yes," complete Item 4B)	4B. NAME(S) USED DURING MILITARY SERVICE (If different from name in Item 1)		
5. DAYTIME TELEPHONE NUMBER		6. E-MAIL ADDRESS (If applicable)	
7. ADDRESS (Number and street or rural route, city or P.O., State and ZIP Code)			
8A. WERE YOU DISCHARGED, RETIRED, OR SEPARATED FROM SERVICE BECAUSE OF DISABILITY? <input type="checkbox"/> YES <input type="checkbox"/> NO		8B. VA CLAIM NUMBER (If known)	

MILITARY SERVICE (SEE INSTRUCTIONS FOR PROOF OF SERVICE ON THE NEXT PAGE)

9A. ARE YOU CURRENTLY ON ACTIVE DUTY? (If you currently serving on active duty, leave the "Date Separated" field blank.)
 YES NO

IMPORTANT: Please provide your dates of service. In many cases eligibility can be established based on data in VA systems. However, it is recommended that proof of service be provided, if readily available. Proof of service is required for persons who entered service after September 7, 1980 and were discharged after serving less than 2 years.

	BRANCH OF SERVICE	DATE ENTERED	DATE SEPARATED	OFFICER OR ENLISTED	SERVICE NUMBER (If different from Social Security Number)
9B. ACTIVE SERVICE - Do not include any periods of Active Duty for Training or Active Guard Reserve service. Do include any activation for duty under Title 10 U.S.C. (e.g. Reserve or Guard unit mobilized.)					
9C. RESERVE OR NATIONAL GUARD SERVICE Include any periods of Active Duty for Training (ADT) or Active Guard Reserve service. Do not include any activation for duty under Title 10 U.S.C. (e.g. Reserve or Guard unit mobilized.)					

PREVIOUS VA LOANS (SEE INSTRUCTIONS ON THE NEXT PAGE - Attach a separate sheet if information for all homes will not fit in Item 10)

10A. DO YOU NOW OWN ANY HOME(S) PURCHASED OR REFINANCED WITH A VA-GUARANTEED LOAN? <input type="checkbox"/> YES (If "Yes," complete Items 10B through 10D) <input type="checkbox"/> NO (If "No," skip to Item 14) <input type="checkbox"/> NOT APPLICABLE (NA) - I HAVE NEVER OBTAINED A VA-GUARANTEED HOME LOAN (If "NA," skip to Item 14)	10B. DATE OF LOAN (Month and Year)	10C. STREET ADDRESS	10D. CITY AND STATE
11A. ARE YOU APPLYING FOR THE ONE-TIME ONLY RESTORATION OF ENTITLEMENT TO PURCHASE ANOTHER HOME? <input type="checkbox"/> YES <input type="checkbox"/> NO (If "Yes," complete Items 11B through 11D)	11B. DATE OF LOAN (Month and Year)	11C. STREET ADDRESS	11D. CITY AND STATE
12A. ARE YOU APPLYING FOR A RESTORATION OF ENTITLEMENT TO OBTAIN A REGULAR (CASH-OUT) REFINANCE ON YOUR CURRENT HOME? <input type="checkbox"/> YES <input type="checkbox"/> NO (If "Yes," complete Items 12B through 12D)	12B. DATE OF LOAN (Month and Year)	12C. STREET ADDRESS	12D. CITY AND STATE
13A. ARE YOU REFINANCING AN EXISTING VA LOAN TO OBTAIN A LOWER INTEREST RATE WITHOUT RECEIVING ANY CASH PROCEEDS (IRRRL)? <input type="checkbox"/> YES <input type="checkbox"/> NO (If "Yes," complete Items 13B through 13D)	13B. DATE OF LOAN (Month and Year)	13C. STREET ADDRESS	13D. CITY AND STATE

I CERTIFY THAT the statements in this document are true and complete to the best of my knowledge.

14A. SIGNATURE OF VETERAN (Do NOT print, sign in ink)	14B. DATE SIGNED
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FEDERAL STATUTES PROVIDE SEVERE PENALTIES FOR FRAUD, INTENTIONAL MISREPRESENTATION, CRIMINAL CONNIVANCE OR CONSPIRACY PURPOSED TO INFLUENCE THE ISSUANCE OF ANY GUARANTY OR INSURANCE BY THE SECRETARY OF VETERANS AFFAIRS

FOR VA USE ONLY (Please do not write below this line)	DATE RETURNED
REASON(S) FOR RETURN	

INSTRUCTIONS FOR VA FORM 26-1880

PRIVACY ACT NOTICE - VA will not disclose information collected on this form to any source other than what has been authorized under the Privacy Act of 1974 or Title 38, Code of Federal Regulations 1.576 for routine uses (for example: the authorized release of information to Congress when requested for statistical purposes) identified in the VA system of records, 55VA26, Loan Guaranty Home, Condominium and Manufactured Home Loan Applicant Records, Specially Adapted Housing Applicant Records, and Vendee Loan Applicant Records - VA, and published in the Federal Register. Your obligation to respond is required in order to determine the qualifications for a loan. Your obligation to respond is required to obtain or retain benefits. Giving us your SSN account information is voluntary. Refusal to provide your SSN by itself will not result in the denial of benefits. VA will not deny an individual benefits for refusing to provide his or her SSN unless the disclosure of the SSN is required by a Federal Statute of law in effect prior to January 1, 1975, and still in effect.

RESPONDENT BURDEN - This information is needed to help determine a veteran's qualifications for a VA guaranteed home loan. Title 38, U.S.C., section 3702, authorizes collection of this information. We estimate that you will need an average of 15 minutes to review the instructions, find the information, and complete this form. VA cannot conduct or sponsor a collection of information unless a valid OMB control number is displayed. You are not required to respond to a collection of information if this number is not displayed. Valid OMB control numbers can be located on the OMB Internet Page at www.reginfo.gov/public/do/PRAMain. If desired, you can call 1-800-827-1000 to get information on where to send comments or suggestions about this form.

A. YOUR IDENTIFYING INFORMATION

Item 1 - Tell us your complete name, as you would like it to appear on your Certificate of Eligibility (COE).

Item 4B - If you served under another name, provide the name as it appears on your discharge certificate (DD Form 214).

Item 8B - In most cases, your VA claim number is the same as your Social Security Number. If you are not sure of your VA claim number, leave this field blank.

B. MILITARY SERVICE

Item 9 - **NOTE** - Cases involving other than honorable discharges will usually require further development by VA. This is necessary to determine if the service was under other than dishonorable conditions.

Item 9A - If you are currently serving on regular active duty, eligibility can usually be established based on data in VA systems. However, in some situations you may be asked to provide a statement of service signed by, or by direction of, the adjutant, personnel officer, or commander of your unit or higher headquarters. The statement may be in any format; usually a standard or bulleted memo is sufficient. It should identify you by name and social security number, and provide: (1) your date of entry on your current active duty period and (2) the duration of any time lost (or a statement noting there has been no lost time). Generally this should be on military letterhead.

Item 9B - **Active Service (not including Active Duty Training or Active Guard Reserve service)** - the best evidence to show your service is your discharge certificate (DD Form 214) showing active duty dates and type of discharge. If you were separated after October 1, 1979, the DD214 was issued in several parts (copies). We are required to have a copy showing the character of service (Item 24) and the narrative reason for separation (Item 28). We prefer the MEMBER-4 copy, however, we can accept any copy that contains these items. The copy number is shown on the bottom right of the form. We don't need the original; a photocopy is acceptable. Any Veterans Services Representative in the nearest Department of Veterans Affairs office or center will assist you in securing necessary proof of military service.

Item 9C - **National Guard Service:** You may submit NGB Form 22, Report of Separation and Record of Service, or NGB Form 23, Retirement Points Accounting, or their equivalent. We are required to have a copy showing character of service.

Selected Reserve Service (Including Active Duty Training and Active Guard Reserve) - You may submit a copy of your latest annual retirement points statement and evidence of honorable service. There is no single form used by the Reserves similar to the DD Form 214 or NGB Form 22. The following forms are commonly used, but others may be acceptable:

Army Reserve	DA FORM 5016
Naval Reserve	NRPC 1070-124
Air Force Reserve	AF 526
Marine Corps Reserve	NA VMC 798
Coast Guard Reserve	CG 4174 or 4175

If you are still serving in the Selected Reserves or the National Guard, you must include an original statement of service signed by, or by the direction of, the adjutant, personnel officer, or commander of your unit or higher headquarters showing your date of entry and the length of time that you have been a member of the Selected Reserves. At least 6 years of honorable service must be documented.

C. PREVIOUS LOANS

Items 10 through 14. Your eligibility is reusable depending on the circumstances. Normally, if you have paid off your prior VA loan and no longer own the home, you can have your used eligibility restored for additional use. Also, on a one-time only basis, you may have your eligibility restored if your prior VA loan has been paid in full but you still own the home. Normally VA receives notification that a loan has been paid. In some instances, it may be necessary to include evidence that a previous VA loan has been paid in full. Evidence can be in the form of a paid-in-full statement from the former lender, a satisfaction of mortgage from the clerk of court in the county where the home is located, or a copy of the HUD-1 or Closing Disclosure settlement statement completed in connection with a sale of the home or refinancing of the prior loan. Many counties post public documents (like the satisfaction of mortgage) online.

Item 11A. **One-Time Restoration.** If you have paid off your VA loan, but still own the home purchased with that loan, you may apply for a one-time only restoration of your entitlement in order to purchase another home that will be your primary residence. Once you have used your one-time restoration, you must sell all homes before any other entitlement can be restored.

Item 12A. **Regular (cash-out) Refinance.** You may refinance your current VA or non-VA loan in order to pay off the mortgage and/or other liens of record on the home. This type of refinance requires an appraisal and credit qualifying.

Item 13A. **Interest Rate Reduction Refinancing Loan (IRRRL).** You may refinance the balance of your current VA loan in order to obtain a lower interest rate, or convert a VA adjustable rate mortgage to a fixed rate. The new loan may not exceed the sum of the outstanding balance on the existing VA loan, plus allowable fees and closing costs, including VA funding fee and up to 2 discount points. You may also add up to \$6,000 of energy efficiency improvements into the loan. **A certificate of eligibility is not required for IRRRL.** Instead, a Prior Loan Validation, obtained through our online system WebLGY can be used in lieu of COE. Presently, this application is only available to lenders. In WebLGY, a lender can select Eligibility from the toolbar and then Prior Loan Validation. Enter the veteran's Social Security Number and Last Name. The system will then, in most cases, pull up the veteran's active loan information. Print the prior Loan Validation screen and use it in lieu of the COE.

If you live in:	Please send your completed application to:
Georgia, North Carolina, South Carolina, Tennessee	Department of Veterans Affairs Atlanta Regional Loan Center P.O. Box 100023 Decatur, GA 30031-7023
Connecticut, Delaware, Indiana, Maine, Massachusetts, Michigan, New Hampshire, New Jersey, New York, Ohio, Pennsylvania, Rhode Island, Vermont	Department of Veterans Affairs Cleveland Regional Loan Center 1240 East Ninth Street Cleveland, OH 44199
Alaska, Colorado, Idaho, Montana, Oregon, Utah, Washington, Wyoming	Department of Veterans Affairs Denver Regional Loan Center Box 25126 Denver, CO 80225
Hawaii, Guam, American Samoa Commonwealth of the Northern Marianas	Department of Veterans Affairs VA Regional Office Loan Guaranty Division (26) 459 Patterson Road Honolulu, HI 96819
Arkansas, Louisiana, Oklahoma, Texas	Department of Veterans Affairs Houston Regional Loan Center 6900 Almeda Road Houston, TX 77030-4200
Arizona, California, New Mexico, Nevada	Department of Veterans Affairs Phoenix Regional Loan Center 3333 N. Central Avenue Phoenix, AZ 85012-2402
District of Columbia, Kentucky, Maryland Virginia, West Virginia	Department of Veterans Affairs Roanoke Regional Loan Center 210 Franklin Road, S.W. Roanoke, VA 24011
Illinois, Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, South Dakota, Wisconsin	Department of Veterans Affairs St. Paul Regional Loan Center 1 Federal Drive, Ft. Snelling St. Paul, MN 55111-4050
Alabama, Florida, Mississippi, Puerto Rico, U.S. Virgin Islands	Department of Veterans Affairs St. Petersburg Regional Loan Center 9500 Bay Pines Blvd. St. Petersburg, FL 33744



Department of Veterans Affairs

REQUEST FOR VERIFICATION OF EMPLOYMENT

Privacy Act Notice: VA will not disclose information collected on this form to any source other than what has been authorized under the Privacy Act of 1974 or Title 38, Code of Federal Regulations 1.576 for routine uses (i.e., information verifying an applicant's employment may be disclosed to a prospective mortgagee proposing to make a guaranteed loan on the veteran applicant's behalf) as identified in the VA system of records, 55VA26, Loan Guaranty Home, Condominium and Manufactured Home Loan Applicant Records, Specially Adapted Housing Applicant Records and Vendee Loan Applicant Records - VA, and published in the Federal Register. Your obligation to respond is voluntary, but failure to provide requested information could impede processing.

Respondent Burden: We need this information to help determine a veteran's qualifications for a VA-guaranteed loan. Title 38, United States Code, allows us to ask for this information. We estimate that you will need an average of 10 minutes to review the instructions, find the information, and complete this form. VA cannot conduct or sponsor a collection of information unless a valid OMB control number is displayed. You are not required to respond to a collection of information if this number is not displayed. Valid OMB control numbers can be located on the OMB Internet Page at www.whitehouse.gov/omb/library/OMBINV.VA.EPA.html#VA. If desired, you can call 1-800-827-1000 to get information on where to send comments or suggestions about this form.

Lender or Local Processing Agency (LPA) completes Items 1 through 6 and has the applicant sign in Item 7. Forward the completed form directly to the employer named in Item 1.

Employer completes either parts II and IV or parts III and IV. Return the form directly to the lender or local processing agency named in Item 3 of part I.

PART I - REQUEST CERTIFICATION

1. NAME AND ADDRESS OF EMPLOYER		2. NAME AND ADDRESS OF APPLICANT	
3. NAME AND ADDRESS OF LENDER OR LOCAL PROCESSING AGENCY (LPA) DEPARTMENT OF VETERANS AFFAIRS REGIONAL OFFICE P.O. BOX 29020, Honolulu, HI 96820-1420			
I CERTIFY THAT this verification has been sent directly to the employer and has not passed through the hands of the applicant or any other interested party.			
4A. SIGNATURE OF LENDER, OFFICIAL OF LPA, OR USDA LOAN PACKAGER X		4B. TITLE OF LENDER, OFFICIAL OF LPA, OR USDA LOAN PACKAGER	
5. DATE		6. VA OR USDA NO.	
I have applied for a mortgage loan or rehabilitation loan and stated that I am/was employed by you. My signature in the block authorizes verification of my employment information.		7. APPLICANT'S SIGNATURE AND EMPLOYEE IDENTIFICATION X	

PART II - VERIFICATION OF PRESENT EMPLOYMENT

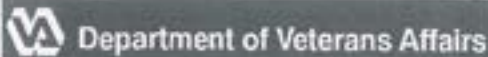
8. PRESENT POSITION	9. DATE OF EMPLOYMENT	10. PROBABILITY OF CONTINUED EMPLOYMENT	11A. PAID BY: SALARY <input type="checkbox"/> YES <input type="checkbox"/> NO COMMISSION <input type="checkbox"/> YES <input type="checkbox"/> NO	11B. IS OVERTIME/BONUS LIKELY TO CONTINUE? OVERTIME <input type="checkbox"/> YES <input type="checkbox"/> NO BONUS <input type="checkbox"/> YES <input type="checkbox"/> NO
12. CURRENT BASE PAY <input type="checkbox"/> ANNUAL <input type="checkbox"/> MONTHLY <input type="checkbox"/> WEEKLY <input type="checkbox"/> HOURLY <input type="checkbox"/> OTHER (Specify)		14A. MONTHLY TAXABLE PAY (For Military Personnel Only)		
13A. BASE EARNINGS YEAR-TO-DATE PAST YEAR \$ \$		BASE PAY	CAREER C PAY	PRO PAY
13B. OVERTIME YEAR-TO-DATE PAST YEAR \$ \$		FLIGHT PAY	OTHER (Specify)	
13C. COMMISSION YEAR-TO-DATE PAST YEAR \$ \$		14B. MONTHLY NONTAXABLE PAY (For Military Personnel Only)		
13D. BONUSES YEAR-TO-DATE PAST YEAR \$ \$		QUARTERS	VHA	CLOTHING
		RATIONS	OTHER (Specify)	
15. REMARKS: IF PAID HOURLY, PLEASE INDICATE AVERAGE HOURS WORKED EACH WEEK DURING CURRENT AND PAST YEAR				

PART III - VERIFICATION OF PREVIOUS EMPLOYMENT

16. SALARY/WAGE AT TERMINATION: <input type="checkbox"/> YEARLY <input type="checkbox"/> MONTHLY <input type="checkbox"/> WEEKLY		BASE PAY \$	OVERTIME \$	COMMISSIONS \$	BONUS \$
17. DATES OF EMPLOYMENT FROM TO		18. REASONS FOR LEAVING			
19. POSITION HELD					

PART IV - CERTIFICATION Federal statutes provide severe penalties for any fraud, intentional misrepresentation, or criminal connivance or conspiracy purposed to influence the issuance of any guaranty or insurance by VA or USDA Administrators.

20. SIGNATURE X	21. TITLE OF EMPLOYER	22. EMPLOYER'S TELEPHONE NO. (Include Area Code)	23. DATE
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REQUEST FOR VERIFICATION OF EMPLOYMENT

Privacy Act Notice: VA will not disclose information collected on this form to any source other than what has been authorized under the Privacy Act of 1974 or Title 38, Code of Federal Regulations 1.576 for routine uses (i.e., information verifying an applicant's employment may be disclosed to a prospective mortgagee proposing to make a guaranteed loan on the veteran applicant's behalf) as identified in the VA system of records, 55VA26, Loan Guaranty Home, Condominium and Manufactured Home Loan Applicant Records, Specially Adapted Housing Applicant Records and Vendor Loan Applicant Records - VA, and published in the Federal Register. Your obligation to respond is voluntary, but failure to provide requested information could impede processing.

Respondent Burden: We need this information to help determine a veteran's qualifications for a VA-guaranteed loan. Title 38, United States Code, allows us to ask for this information. We estimate that you will need an average of 10 minutes to review the instructions, find the information, and complete this form. VA cannot conduct or sponsor a collection of information unless a valid OMB control number is displayed. You are not required to respond to a collection of information if this number is not displayed. Valid OMB control numbers can be located on the OMB Internet Page at www.whitehouse.gov/omb/library/OMB/INVA.EPA.html#VA. If desired, you can call 1-800-827-1000 to get information on where to send comments or suggestions about this form.

Lender or Local Processing Agency (LPA) completes Items 1 through 6 and has the applicant sign in Item 7. Forward the completed form directly to the employer named in Item 1.

Employer completes either parts II and IV or parts III and IV. Return the form directly to the lender or local processing agency named in Item 3 of part I.

PART I - REQUEST CERTIFICATION

1. NAME AND ADDRESS OF EMPLOYER		2. NAME AND ADDRESS OF APPLICANT	
3. NAME AND ADDRESS OF LENDER OR LOCAL PROCESSING AGENT (LPA) NORTHERN MARIANAS HOUSING CORPORATION P.O. BOX 500514, SAIPAN, MP 96950			
I CERTIFY THAT this verification has been sent directly to the employer and has not passed through the hands of the applicant or any other interested party.			
4A. SIGNATURE OF LENDER, OFFICIAL OF LPA, OR USDA LOAN PACKAGER <i>X</i> <i>Ch B. Pal</i>		4B. TITLE OF LENDER, OFFICIAL OF LPA, OR USDA LOAN PACKAGER <i>NMHC Mortgage Manager</i>	
5. DATE	6. VA OR USDA NO.		
I have applied for a mortgage loan or rehabilitation loan and stated that I am/was employed by you. My signature in the block authorizes verification of my employment information.		7. APPLICANT'S SIGNATURE AND EMPLOYEE IDENTIFICATION <i>X</i>	

PART II - VERIFICATION OF PRESENT EMPLOYMENT

8. PRESENT POSITION	9. DATE OF EMPLOYMENT	10. PROBABILITY OF CONTINUED EMPLOYMENT	11A. PAID BY: SALARY <input type="checkbox"/> YES <input type="checkbox"/> NO COMMISSION <input type="checkbox"/> YES <input type="checkbox"/> NO	11B. IS OVERTIME/BONUS LIKELY TO CONTINUE? OVERTIME <input type="checkbox"/> YES <input type="checkbox"/> NO BONUS <input type="checkbox"/> YES <input type="checkbox"/> NO
12. CURRENT BASE PAY <input type="checkbox"/> ANNUAL <input type="checkbox"/> MONTHLY <input type="checkbox"/> WEEKLY <input type="checkbox"/> HOURLY <input type="checkbox"/> OTHER (Specify)		14A. MONTHLY TAXABLE PAY (For Military Personnel Only)		
13A. BASE EARNINGS YEAR-TO-DATE PAST YEAR		BASE PAY	CAREER C PAY	PRO PAY
\$		\$	\$	\$
13B. OVERTIME YEAR-TO-DATE PAST YEAR		FLIGHT PAY	OTHER (Specify)	
\$		\$	\$	
13C. COMMISSION YEAR-TO-DATE PAST YEAR		14B. MONTHLY NONTAXABLE PAY (For Military Personnel Only)		
\$		QUARTERS	VHA	CLOTHING
\$		\$	\$	\$
13D. BONUSES YEAR-TO-DATE PAST YEAR		RATIONS	OTHER (Specify)	
\$		\$	\$	
15. REMARKS: IF PAID HOURLY, PLEASE INDICATE AVERAGE HOURS WORKED EACH WEEK DURING CURRENT AND PAST YEAR				

PART III - VERIFICATION OF PREVIOUS EMPLOYMENT

16. SALARY/WAGE AT TERMINATION: <input type="checkbox"/> YEARLY <input type="checkbox"/> MONTHLY <input type="checkbox"/> WEEKLY		BASE PAY	OVERTIME	COMMISSIONS	BONUS
\$		\$	\$	\$	\$
17. DATES OF EMPLOYMENT		18. REASONS FOR LEAVING			
FROM	TO				
19. POSITION HELD					

PART IV - CERTIFICATION Federal statutes provide severe penalties for any fraud, intentional misrepresentation, or criminal connivance or conspiracy purposed to influence the issuance of any guaranty or insurance by VA or USDA Administrators.

20. SIGNATURE <i>X</i>	21. TITLE OF EMPLOYER	22. EMPLOYER'S TELEPHONE NO. (Include Area Code)	23. DATE
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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) _____

Social Security Number _____
(or Individual Taxpayer Identification Number)

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

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

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

Marital Status

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

Dependents (not listed by another Borrower)

Number 0
Ages _____

Contact Information

Home Phone (____) ____-____
Cell Phone (____) ____-____
Work Phone (____) ____-____ Ext. _____
Email _____

Current Address

Street _____ Unit # _____
City _____ State _____ ZIP _____ Country _____
How Long at Current Address? ____ Years ____ 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 MP ZIP _____ Country _____

1b. Current Employment/Self-Employment and Income

Does not apply

Employer or Business Name _____ Phone (____) ____-____
Street _____ Unit # _____
City _____ State _____ ZIP _____ Country _____

Gross Monthly Income

Base \$ _____/month
Overtime \$ _____/month
Bonus \$ _____/month
Commission \$ _____/month
Military Entitlements \$ _____/month
Other \$ _____/month
TOTAL \$ _____ 0.00/month

Position or Title _____

Start Date ____/____/____ (mm/dd/yyyy)

How long in this line of work? ____ 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. \$ _____

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

Does not apply

Employer or Business Name _____ Phone (____) ____ - ____
 Street _____ Unit # _____
 City _____ State _____ ZIP _____ Country _____

Gross Monthly Income
 Base \$ _____ /month
 Overtime \$ _____ /month
 Bonus \$ _____ /month
 Commission \$ _____ /month
 Military Entitlements \$ _____ /month
 Other \$ _____ /month
TOTAL \$ _____ 0.00 /month

Position or Title _____
 Start Date ____ / ____ / ____ (mm/dd/yyyy)
 How long in this line of work? ____ 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. \$ _____

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 # _____
 City _____ State _____ ZIP _____ Country _____

Previous Gross Monthly Income \$ _____ /month

Position or Title _____
 Start Date ____ / ____ / ____ (mm/dd/yyyy)
 End Date ____ / ____ / ____ (mm/dd/yyyy)

Check if you were the Business Owner or Self-Employed

1e. Income from Other Sources

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
Other	\$ _____
Other	\$ _____
	\$ _____
Provide TOTAL Amount Here	\$ _____ 0.00

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

Account Type – use list above	Financial Institution	Account Number	Cash or Market Value
			\$
			\$
			\$
			\$
			\$
Provide TOTAL Amount Here			\$ 0.00

2b. Other Assets and Credits You Have Does not apply

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

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

Asset or Credit Type – use list above	Cash or Market Value
	\$
	\$
	\$
	\$
Provide TOTAL Amount Here	
	\$ 0.00

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
			\$	<input type="checkbox"/>	\$
			\$	<input type="checkbox"/>	\$
			\$	<input type="checkbox"/>	\$
			\$	<input type="checkbox"/>	\$
			\$	<input type="checkbox"/>	\$

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
	\$
	\$
	\$

Borrower Name: _____

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 _____ 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"/>		\$ _____

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*

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"/>		\$ _____

Borrower Name: _____

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 \$ _____ Loan Purpose Purchase Refinance Other (specify) _____

Property Address Street _____ Unit # _____
 City _____ State _____ ZIP _____ County _____

Number of Units _____ Property Value \$ _____

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	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	\$ _____
For LENDER to calculate: Expected Net Monthly Rental Income	\$ _____

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		\$ _____

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>A. 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 type="radio"/> YES <input type="radio"/> NO <input type="radio"/> YES _____ _____</p>
<p>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 type="radio"/> NO <input type="radio"/> YES</p>
<p>C. 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 type="radio"/> NO <input type="radio"/> YES \$ _____</p>
<p>D. 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 type="radio"/> NO <input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> YES</p>
<p>E. 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 type="radio"/> NO <input type="radio"/> YES</p>

5b. About Your Finances

<p>F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p>G. Are there any outstanding judgments against you?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p>H. Are you currently delinquent or in default on a Federal debt?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p>I. Are you a party to a lawsuit in which you potentially have any personal financial liability?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p>J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p>K. 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 type="radio"/> NO <input type="radio"/> YES</p>
<p>L. Have you had property foreclosed upon in the last 7 years?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p>M. 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 type="radio"/> NO <input type="radio"/> YES</p>

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) ____/____/____

Borrower Name: _____

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

Section 8: Demographic Information. This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Ethnicity: Check one or more

- Hispanic or Latino
 - Mexican Puerto Rican Cuban
 - Other Hispanic or Latino – Print origin: _____

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spanish, and so on.

- Not Hispanic or Latino
- I do not wish to provide this information

Sex

- Female
- Male
- I do not wish to provide this information

Race: Check one or more

- American Indian or Alaska Native – Print name of enrolled or principal tribe: _____

- Asian
 - Asian Indian Chinese Filipino
 - Japanese Korean Vietnamese
 - Other Asian – Print race: _____

For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.

- Black or African American
- Native Hawaiian or Other Pacific Islander
 - Native Hawaiian Guamanian or Chamorro Samoan
 - Other Pacific Islander – Print race: _____

For example: Fijian, Tongan, and so on.

- White
- I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? NO YES
- Was the sex of the Borrower collected on the basis of visual observation or surname? NO YES
- Was the race of the Borrower collected on the basis of visual observation or surname? NO YES

The Demographic Information was provided through:

- Face-to-Face Interview (Includes Electronic Media w/ Video Component) Telephone Interview Fax or Mail Email or Internet

Borrower Name: _____

Section 9: Loan Originator Information. To be completed by your **Loan Originator.**

Loan Originator Information

Loan Originator Organization Name _____

Address _____

Loan Originator Organization NMLSR ID# _____ State License ID# _____

Loan Originator Name _____

Loan Originator NMLSR ID# _____ State License ID# _____

Email _____ Phone (_____) _____ - _____

Signature _____ Date (mm/dd/yyyy) ____ / ____ / ____

Borrower Name: _____

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) _____

Social Security Number _____
(or Individual Taxpayer Identification Number)

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

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

Marital Status

- Married
 Separated
 Unmarried

Dependents (not listed by another Borrower)

Number _____
Ages _____

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

Contact Information

Home Phone (____) _____ - _____
Cell Phone (____) _____ - _____
Work Phone (____) _____ - _____ Ext. _____
Email _____

Current Address

Street _____ Unit # _____
City _____ State _____ ZIP _____ Country _____
How Long at Current Address? ____ Years ____ 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. Current Employment/Self-Employment and Income

Does not apply

Employer or Business Name _____ Phone (____) _____ - _____
Street _____ Unit # _____
City _____ State _____ ZIP _____ Country _____

Position or Title _____
Start Date ____ / ____ / ____ (mm/dd/yyyy)
How long in this line of work? ____ 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 \$ _____ 0.00 /month

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

Does not apply

Employer or Business Name _____ Phone (____) ____ - ____
 Street _____ Unit # _____
 City _____ State _____ ZIP _____ Country _____

Position or Title _____
 Start Date ____ / ____ / ____ (mm/dd/yyyy)
 How long in this line of work? ____ 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 \$ _____ 0.00 /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 # _____
 City _____ State _____ ZIP _____ Country _____

Previous Gross Monthly Income \$ _____ /month

Position or Title _____
 Start Date ____ / ____ / ____ (mm/dd/yyyy)
 End Date ____ / ____ / ____ (mm/dd/yyyy)

Check if you were the Business Owner or Self-Employed

1e. Income from Other Sources

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
_____	\$ _____
_____	\$ _____
_____	\$ _____
Provide TOTAL Amount Here	\$ _____ 0.00

Section 2: Financial Information — Assets and Liabilities.

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

Section 3: Financial Information — Real Estate.

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

Section 4: Loan and Property Information.

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

Borrower Name: _____
 Uniform Residential Loan Application — Additional Borrower
 Freddie Mac Form 65 • Fannie Mae Form 1003
 Effective 1/2021

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>A. 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 type="radio"/> YES <input type="radio"/> NO <input type="radio"/> YES _____ _____</p>
<p>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 type="radio"/> NO <input type="radio"/> YES</p>
<p>C. 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 type="radio"/> NO <input type="radio"/> YES \$ _____</p>
<p>D. 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 type="radio"/> NO <input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> YES</p>
<p>E. 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 type="radio"/> NO <input type="radio"/> YES</p>

5b. About Your Finances

<p>F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p>G. Are there any outstanding judgments against you?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p>H. Are you currently delinquent or in default on a Federal debt?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p>I. Are you a party to a lawsuit in which you potentially have any personal financial liability?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p>J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p>K. 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 type="radio"/> NO <input type="radio"/> YES</p>
<p>L. Have you had property foreclosed upon in the last 7 years?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p>M. 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 type="radio"/> NO <input type="radio"/> YES</p>

Section 6: Acknowledgements and Agreements.

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

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

Section 8: Demographic Information.

This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Ethnicity: Check one or more

- Hispanic or Latino
- Mexican Puerto Rican Cuban
- Other Hispanic or Latino – Print origin: _____

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

- Not Hispanic or Latino
- I do not wish to provide this information

Sex

- Female
- Male
- I do not wish to provide this information

Race: Check one or more

- American Indian or Alaska Native – Print name of enrolled or principal tribe: _____

- Asian
- Asian Indian Chinese Filipino
- Japanese Korean Vietnamese
- Other Asian – Print race: _____

For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.

- Black or African American
- Native Hawaiian or Other Pacific Islander
- Native Hawaiian Guamanian or Chamorro Samoan
- Other Pacific Islander – Print race: _____

For example: Fijian, Tongan, and so on.

- White
- I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? NO YES
- Was the sex of the Borrower collected on the basis of visual observation or surname? NO YES
- Was the race of the Borrower collected on the basis of visual observation or surname? NO YES

The Demographic Information was provided through:

- Face-to-Face Interview (includes Electronic Media w/ Video Component) Telephone Interview Fax or Mail Email or Internet

Section 9: Loan Originator Information.

To be completed by your Loan Originator.

Loan Originator Information

Loan Originator Organization Name _____

Address _____

Loan Originator Organization NMLSR ID# _____ State License ID# _____

Loan Originator Name _____

Loan Originator NMLSR ID# _____ State License ID# _____

Email _____ Phone (____) _____ - _____

Signature _____ Date (mm/dd/yyyy) ____/____/____

Borrower Name:

Uniform Residential Loan Application — Additional Borrower
Freddie Mac Form 65 • Fannie Mae Form 1003
Effective 1/2021