

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below).

Borrower	Co-Borrower
I. TYPE OF MORTGAGE AND TERMS OF LOAN	
Mortgage Applied for: <input type="checkbox"/> VA <input type="checkbox"/> Conventional <input type="checkbox"/> Other (explain): _____	Agency Case Number _____
<input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service	Lender Case Number _____

Amount \$ _____	Interest Rate _____ %	No. of Months _____	Amortization Type: <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): _____
			<input type="checkbox"/> GPM <input type="checkbox"/> ARM (type): _____

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP) _____ No. of Units _____

Legal Description of Subject Property (attach description if necessary) _____ Year Built _____

Purpose of Loan: Purchase Construction Other (explain): _____

Refinance Construction-Permanent

Property will be: Primary Residence Secondary Residence Investment

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost \$ _____	Amount Existing Liens \$ _____	(a) Present Value of Lot \$ _____	(b) Cost of Improvements Total (a+b) \$ _____
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Complete this line if this is a refinance loan.

Year Acquired	Original Cost \$ _____	Amount Existing Liens \$ _____	Purpose of Refinance _____	Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made Cost \$ _____
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Title will be held in what Name(s) _____ Manner in which Title will be held: Fee Simple Leasehold (show expiration date)

Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) _____

III. BORROWER INFORMATION

Borrower's Name (include Jr. or Sr. if applicable) _____ Co-Borrower's Name (include Jr. or Sr. if applicable) _____

Social Security Number _____	Home Phone (incl. area code) _____	DOB (MM/DD/YYYY) _____	Yrs. School _____	Social Security Number _____	Home Phone (incl. area code) _____	DOB (MM/DD/YYYY) _____	Yrs. School _____
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower) no. _____	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single divorced, widowed)	Dependents (not listed by Borrower) no. _____	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single divorced, widowed)	Dependents (not listed by Borrower) no. _____	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single divorced, widowed)	Dependents (not listed by Borrower) no. _____
<input type="checkbox"/> Separated		<input type="checkbox"/> Separated		<input type="checkbox"/> Separated		<input type="checkbox"/> Separated	
Present Address (street, city, state, ZIP) _____	<input type="checkbox"/> Own <input type="checkbox"/> Rent _____	No. Yrs. _____		Present Address (street, city, state, ZIP) _____	<input type="checkbox"/> Own <input type="checkbox"/> Rent _____	No. Yrs. _____	

Mailing Address, if different from Present Address _____

Mailing Address, if different from Present Address _____

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

Former Address (street, city, state, ZIP) _____ Own Rent _____ No. Yrs. _____

Former Address (street, city, state, ZIP) _____ Own Rent _____ No. Yrs. _____

Borrower

Name & Address of Employer Self Employed _____

Yrs. on this job _____

Yrs. employed in this line of work/profession _____

Position/Title/Type of Business _____ Business Phone (incl. area code) _____

Co-Borrower

Name & Address of Employer Self Employed _____

Yrs. on this job _____

Yrs. employed in this line of work/profession _____

Position/Title/Type of Business _____ Business Phone (incl. area code) _____

Name & Address of Employer Self Employed _____

Dates (from-to) _____

Monthly Income \$ _____

Position/Title/Type of Business _____ Business Phone (incl. area code) _____

Name & Address of Employer Self Employed _____

Dates (from-to) _____

Monthly Income \$ _____

Position/Title/Type of Business _____ Business Phone (incl. area code) _____

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION				
Gross Monthly Income	Borrower	Co-Borrower	Total	Proposed
Base Empl. Income*	\$	\$	\$	\$
Overtime				\$
Bonuses				
Commissions				
Dividends/Interest				
Net Rental Income				
Other (before completing, see the notice in "describe other income," below)				
Total	\$	\$	\$	\$

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

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

B/C	Monthly Amount
	\$

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also. Completed Jointly Not Jointly

ASSETS		Cash or Market Value	LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Description			Name and address of Company	\$ Payment/Months	\$
Cash deposit toward purchase held by:	\$				
List checking and savings accounts below					
Name and address of Bank, S&L, or Credit Union					
Acct. no.	\$		Acct. no.		
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$		Acct. no.		
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$		Acct. no.		
Stocks & Bonds (Company name/number & description)	\$		Name and address of Company	\$ Payment/Months	\$
Life insurance net cash value	\$		Acct. no.		
Face amount \$	\$		Name and address of Company	\$ Payment/Months	\$
Subtotal Liquid Assets	\$		Acct. no.		
Real estate owned (enter market value from schedule of real estate owned)	\$		Name and address of Company	\$ Payment/Months	\$
Vested interest in retirement fund	\$		Acct. no.		
Net worth of business(es) owned (attach financial statement)	\$		Name and address of Company	\$ Payment/Months	\$
Automobiles owned (make and year)	\$		Acct. no.		
Other Assets (itemize)	\$		Allimony/Child Support/Separate Maintenance Payments Owed to:	\$	
	\$		Job-Related Expense (child care, union dues, etc.)	\$	
Total Assets a.	\$		Total Monthly Payments	\$	
			Net Worth (a minus b)	\$	
			Total Liabilities b.	\$	

V. ASSETS AND LIABILITIES (cont.)

Schedule of Real Estate Owned (if additional properties are owned, use continuation sheet.)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
Totals		\$	\$	\$	\$	\$	\$

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):
 Alternate Name _____ Creditor Name _____ Account Number _____

VII. DETAILS OF TRANSACTION

	Purchase Price \$	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.	
		Borrower Yes No	Co-Borrower Yes No
a. Alterations, improvements, repairs		<input type="checkbox"/>	<input type="checkbox"/>
b. Land (if acquired separately)		<input type="checkbox"/>	<input type="checkbox"/>
c. Refinance (incl. debts to be paid off)		<input type="checkbox"/>	<input type="checkbox"/>
d. Estimated prepaid items		<input type="checkbox"/>	<input type="checkbox"/>
e. Estimated closing costs		<input type="checkbox"/>	<input type="checkbox"/>
f. PMI, MIP, Funding Fee		<input type="checkbox"/>	<input type="checkbox"/>
g. Discount (if Borrower will pay)		<input type="checkbox"/>	<input type="checkbox"/>
i. Total costs (add items a through h)		<input type="checkbox"/>	<input type="checkbox"/>
j. Subordinate financing		<input type="checkbox"/>	<input type="checkbox"/>
k. Borrower's closing costs paid by Seller		<input type="checkbox"/>	<input type="checkbox"/>
l. Other Credits (explain)		<input type="checkbox"/>	<input type="checkbox"/>
m. Loan amount (exclude PMI, MIP, Funding Fee financed)		<input type="checkbox"/>	<input type="checkbox"/>
n. PMI, MIP, Funding Fee financed		<input type="checkbox"/>	<input type="checkbox"/>
o. Loan amount (add m & n)		<input type="checkbox"/>	<input type="checkbox"/>
p. Cash from / to Borrower (subtract j, k, l & o from i)		<input type="checkbox"/>	<input type="checkbox"/>

VIII. DECLARATIONS

- a. Are there any outstanding judgments against you? Yes No
- b. Have you been declared bankrupt within the past 7 years? Yes No
- c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? Yes No
- d. Are you a party to a lawsuit? Yes No
- e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? Yes No
(This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee, if "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)
- f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond or loan guarantee? Yes No
if "Yes," give details as described in the preceding question.
- g. Are you obligated to pay alimony, child support, or separate maintenance? Yes No
- h. Is any part of the down payment borrowed? Yes No
- i. Are you a co-maker or endorser on a note? Yes No

- j. Are you a U.S. citizen? Yes No
- k. Are you a permanent resident alien? Yes No
- l. Do you intend to occupy the property as your primary residence? Yes No
if "Yes," complete question m below.
- m. Have you had an ownership interest in a property in the last three years? Yes No
(1) What type of property did you own - principal residence (PR), second home (SH), or investment property (IP)?
- (2) How did you hold title to the home - solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?

IX. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges, that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors or assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgement: Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature _____ Date _____
 Co-Borrower's Signature _____ Date _____

X. 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 not discriminate either on the basis of this information, or 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 and surname if you have made this application in person. 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.
CO-BORROWER I do not wish to furnish this information.

Ethnicity: Hispanic or Latino Not Hispanic or Latino Hispanic or Latino Not Hispanic or Latino

Race: American Indian or Alaska native Black or African American Asian American Indian or Alaska native White Black or African American Native Hawaiian or Other Pacific Islander White Native Hawaiian or Other Pacific Islander

Sex: Female Male Female Male

To be Completed by Loan Originator:
 This information was provided: In a face-to-face interview By the applicant and submitted by fax or mail
 In a telephone interview By the applicant and submitted via e-mail or the Internet

Loan Originator's Signature _____	Loan Originator's Name (print or type) _____	Loan Originator Identifier _____	Date _____
Loan Originator's Name _____	Loan Originator's Phone Number (including area code) _____	Loan Originator's Address _____	Loan Originator's Address _____
Flagship Financial Services	852422	1500 NW 62 Street #206	FL 33309

Continuation Sheet/Residential Loan Application

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark **B** for Borrower or **C** for Co-Borrower.

Borrower:

Agency Case Number:

Co-Borrower:

Lender Case Number:

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

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