



## As you begin the Purchase, Refinance or Home Improvement loan process, NFC wants to help you understand what to expect.

### Talk to a Loan Originator

Speak with a NFC loan originator about your plans, goals and current situation. The loan originator will explain the NFC Advantage Loans and guide you in the next steps.

### Visit the NFC Website

There is a lot of useful information on the NFC website including:

- A Loan Inquiry Form for pre-qualification to purchase a home if you do not have an accepted offer on a property.
- A Loan Application if you are applying for a refinance or home improvement loan, or a purchase loan if you have an accepted offer on a property. *Sign and date pages 3 & 4 of the application. If applying for joint credit sign the top of page one of the application.*

There is a non-refundable \$45 application fee for pulling a credit report that must be submitted with the Loan Inquiry or Loan Application form. You will receive a copy of the report. NFC will review your information and contact you with further information.

Applicant's email address: \_\_\_\_\_

Co-applicant's email address: \_\_\_\_\_

Originator: Joni Norman #26251  
515-273-1368  
[jnorman@neighborhoodfinance.org](mailto:jnorman@neighborhoodfinance.org)

If you are purchasing a home, are you interested in Project Reinvest Down payment assistance Program? \_\_\_\_\_

### How did you hear about Neighborhood Finance Corporation?

- Realtor
- Friend/ Family/ Co-worker
- Neighbor
- Lender/ Bank
- Neighborhood Association/Newsletter
- Neighborhood Mailing
- Internet / Web Search
- Other: \_\_\_\_\_





# 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:  V.A.  Conventional  Other (Explain): \_\_\_\_\_ Agency Case Number \_\_\_\_\_ Lender Case Number \_\_\_\_\_  
 FHA  USDA/Rural Housing Service

Amount \$ \_\_\_\_\_ Interest Rate % \_\_\_\_\_ No. of Months \_\_\_\_\_ Amortization Type:  Fixed Rate  Other (explain): \_\_\_\_\_  
 GPM  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) \_\_\_\_\_ Property will be:  Primary Residence  Secondary Residence  Investment  
 Refinance  Construction-Permanent

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) \$ \_\_\_\_\_

Complete this line if this is a refinance loan.  
Year Acquired \_\_\_\_\_ Original Cost \$ \_\_\_\_\_ Amount Existing Liens \$ \_\_\_\_\_ Purpose of Refinance \_\_\_\_\_ Describe Improvements  made  to be made  
Cost: \$ \_\_\_\_\_

Title will be held in what Name(s) \_\_\_\_\_ Manner in which Title will be held \_\_\_\_\_ Estate will be held in:  Fee Simple  Leasehold (show expiration date) \_\_\_\_\_

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

**Borrower** \_\_\_\_\_ **III. BORROWER INFORMATION** \_\_\_\_\_ **Co-Borrower** \_\_\_\_\_

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 \_\_\_\_\_

Married  Separated  Unmarried (include single, divorced, widowed) Dependents (not listed by Co-Borrower) no. \_\_\_\_\_ ages \_\_\_\_\_  Married  Separated  Unmarried (include single, divorced, widowed) Dependents (not listed by Borrower) no. \_\_\_\_\_ ages \_\_\_\_\_

Present Address (street, city, state, ZIP)  Own  Rent \_\_\_\_\_ No. Yrs. \_\_\_\_\_ Present Address (street, city, state, ZIP)  Own  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** \_\_\_\_\_ **IV. EMPLOYMENT INFORMATION** \_\_\_\_\_ **Co-Borrower** \_\_\_\_\_

Name & Address of Employer  Self Employed \_\_\_\_\_ Yrs. on this job \_\_\_\_\_ Name & Address of Employer  Self Employed \_\_\_\_\_ Yrs. on this job \_\_\_\_\_  
Yrs. employed in this line of work/profession \_\_\_\_\_ Yrs. employed in this line of work/profession \_\_\_\_\_

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

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Name & Address of Employer  Self Employed \_\_\_\_\_ Dates (from - to) \_\_\_\_\_ Monthly Income \$ \_\_\_\_\_ Name & Address of Employer  Self Employed \_\_\_\_\_ Dates (from - to) \_\_\_\_\_ Monthly Income \$ \_\_\_\_\_

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

Name & Address of Employer  Self Employed \_\_\_\_\_ Dates (from - to) \_\_\_\_\_ Monthly Income \$ \_\_\_\_\_ Name & Address of Employer  Self Employed \_\_\_\_\_ Dates (from - to) \_\_\_\_\_ Monthly Income \$ \_\_\_\_\_

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

Borrower \_\_\_\_\_

Co-Borrower \_\_\_\_\_



V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expenses	Present	Proposed
Base Empl. Income*	\$	\$	\$	Rent	\$	
Overtime				First Mortgage (P&I)		\$
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other:		
<b>Total</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>Total</b>	<b>\$</b>	<b>\$</b>

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

Describe 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		Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities, which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.			
Cash deposit toward purchase held by:	\$	Name and address of Company	\$ Payment/Months	\$	
List checking and savings account below		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.			
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	\$	
<b>Subtotal Liquid Assets</b>	<b>\$</b>	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)	\$	Alimony/Child Support/Separate Maintenance Payments Owed to:	\$		
		Job Related Expense (child care, union dues etc.)	\$		
		<b>Total Monthly Payments</b>	<b>\$</b>		
<b>Total Assets a.</b>	<b>\$</b>	<b>Net Worth (a minus b)</b>	<b>\$</b>	<b>Total Liabilities b.</b>	<b>\$</b>

Borrower \_\_\_\_\_

Co-Borrower \_\_\_\_\_



VI. 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

VIII. DECLARATIONS

	Borrower	Co-Borrower				
			Yes	No	Yes	No
a. Purchase price	\$					
b. Alterations, improvements, repairs						
c. Land (if acquired separately)						
d. Refinance (incl. debts to be paid off)						
e. Estimated prepaid items						
f. Estimated closing costs						
g. PMI, MIP, Funding Fee						
h. Discount (if Borrower will pay)						
i. Total costs (add items a through h)						
j. Subordinate financing						
k. Borrower's closing costs paid by Seller						
l. Other Credits (explain)						
m. Loan amount (exclude PMI, MIP, Funding Fee financed)						
n. PMI, MIP, Funding Fee financed						
o. Loan amount (add m & n)						
p. Cash from/ to Borrower (subtract j, k, l & o from i)						

IX. ACKNOWLEDGMENT 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 an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors, and 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		X	

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

See attached Demographic Information Addendum

Loan Originator's Signature	Date
X	
Loan Originator's Name (print or type)	Loan Originator Identifier
	Loan Originator's Phone Number (including area code)
Loan Origination Company's Name	Loan Origination Company Identifier
	Loan Origination Company's Address



### 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	



Demographic Information Addendum. 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?
Was the sex of the Borrower collected on the basis of visual observation or surname?
Was the race of the Borrower collected on the basis of visual observation or surname?

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:

Demographic Information Addendum. This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

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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):

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The Demographic Information was provided through:

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Telephone Interview
Fax or Mail
Email or Internet

Borrower Name: