

# Loan Application

This application is designed to be completed by the applicant(s). 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.

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			
<b>Mortgage Applied For:</b> <input type="checkbox"/> Residential <input type="checkbox"/> Commercial <input type="checkbox"/> Other (explain):			Lender Case Number
Amount \$	Interest Rate %	# of Months	<b>Amortization Type:</b> <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other(explain): <input type="checkbox"/> Variable
II. PROPERTY INFORMATION AND PURPOSE OF LOAN			
Subject Property Address (Street, City, State, & ZIP)			No. of Units
Legal Description of Subject Property (attached description if necessary)			Year Built
Purpose of Loan <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Refinance <input type="checkbox"/> Other		Property will be: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment	
Complete this Line if Construction Loan.			
Year Lot Acquired	Original Cost \$	Amount Existing Liens \$	(a) Present Value of Lot \$    (b) Cost of Improvement \$    Total (a+b) \$
Complete this line if this is 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: \$
Title will be held in what name(s)		Manner in which Title will be held	Estate will be held in: <input type="checkbox"/> Fee Simple <input type="checkbox"/> 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)	
Soc. Sec. Number	Hm. Phone (area code)	DOB (mm/dd/yy)	Yrs. School
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried    Dependents (Not listed by Co-Bor) No.    Ages: <input type="checkbox"/> Separated (sing/div/wid)		<input type="checkbox"/> Married <input type="checkbox"/> Unmarried    Dependents (Not listed by Co-Bor) No.    Ages: <input type="checkbox"/> Separated (sing/div/wid)	
Present address (Street, City, State, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ # Yr		Present address (Street, City, State, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ # Yr	
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) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ # Yr		Former Address (Street, City, State, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ # Yr	
Borrower	IV. EMPLOYMENT INFORMATION	Co-Borrower	
Name & Address of Employer <input type="checkbox"/> Self Employed		Name & Address of Employer <input type="checkbox"/> Self Employed	
Years on this job		Years on this job	
Yrs. Employed in this line of work		Yrs. Employed in this line of work	
Position/Title Type of Business		Position/Title Type of Business	
Business Ph: incl. area c		Business Ph: incl. area c	

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

Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)
	Monthly Income \$		Monthly Income \$
Position/TitleType of Business	Business Ph:(area code)	Position/TitleType of Business	Business Ph: (area code)
Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)
	Monthly Income \$		Monthly Income \$
Position/TitleType of Business	Business Ph:(area code)	Position/TitleType of Business	Business Ph: (area code)
Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)
	Monthly Income \$		Monthly Income \$
Position/TitleType of Business	Business Ph: (area code)	Position/TitleType of Business	Business Ph: (area code)
Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)
	Monthly Income \$		Monthly Income \$
Position/TitleType of Business	Business Ph: (area code)	Position/TitleType of Business	Business Ph: (area code)
Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)
	Monthly Income \$		Monthly Income \$
Position/TitleType of Business	Business Ph: (area code)	Position/TitleType of Business	Business Ph: (area code)

**V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION**

Gross Monthly Income	Borrower	Co-Borrower	TOTAL	Combined Monthly Housing Expense	Present	Proposed
Based empl. Income*	\$	\$	\$	Rent	\$	\$
Overtime				First Mortgage (P&I)		
Bonuses				Other Financing		
Commissions				Hazard Insurance		
Dividends/Interests				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
Other (before completing, see below)				Homeowner Assn. Dues		
				Other:		
<b>Total</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>Total</b>	<b>\$</b>	<b>\$</b>

\* Borrower(s) and Guarantor(s) are required to provide additional documentation such as tax returns and financial statements

<b>Describe Other Income</b>		
		Monthly Amount
		\$



VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS		
a. Purchase Price	\$	<b>If you answer "Yes" to any questions a through l, please use continuation sheets for explanation.</b> <b>a.</b> Are there any outstanding judgements against you? <b>b.</b> Have you been declared bankrupt within the past 7 years? <b>c.</b> have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? <b>d.</b> Are you a party to a lawsuit? <b>e.</b> Have you directly or indirectly been obligated to any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgement? <b>f.</b> Are you presently delinquent or in default on any federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? <b>g.</b> Are you obligated to pay alimony, child support or separate maintenance? <b>h.</b> Is any part of the downpayment borrowed? <b>i.</b> Are you a co-maker or endorser on a note? <b>j.</b> Are you a U. S. citizen? <b>k.</b> Are you a resident of Belize? <b>l. Do you intend to occupy the property as your primary residence?</b> If "Yes" complete question m below. <b>m.</b> Have you had an ownership interest in a property in the last three years? (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)?	<b>B</b>	<b>Co-</b>
b. Alterations, improvements, repairs			<b>Y / N</b>	<b>Y / N</b>
c. Land (if acquired separately)			<input type="checkbox"/>	<input type="checkbox"/>
d. Refinance (incl. debts to be paid off)			<input type="checkbox"/>	<input type="checkbox"/>
e. Estimated prepaid items			<input type="checkbox"/>	<input type="checkbox"/>
f. Estimated closing costs			<input type="checkbox"/>	<input type="checkbox"/>
g. Funding Fee			<input type="checkbox"/>	<input type="checkbox"/>
h. 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 Funding Fee Financed)			<input type="checkbox"/>	<input type="checkbox"/>
n. Funding Fee Financed			<input type="checkbox"/>	<input type="checkbox"/>
o. Loan amount (add m & n)			<input type="checkbox"/>	<input type="checkbox"/>
p. Cash from Borrower			<input type="checkbox"/>	<input type="checkbox"/>

**IX. ACKNOWLEDGEMENT AND AGREEMENT**

Each of the undersigned specifically represents to Lender's actual or potential agents, broker, processors, attorneys, insurers, services, successors and assignee 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 may have made on this application, and/or in criminal penalties including, but not limited to fine or imprisonment or both under the laws of Belize or elsewhere; (2) the loan requested pursuant of this application (the "loan") will be secured by a mortgage or deed of trust on the property described on this application; (3) the property will not be used for any illegal or prohibited purposes; (4) all statements made in this application are made for the purpose of obtaining a loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its services, 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, sevicers, 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 the loan; (8) in the event that my payments of 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 informaton 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 conditon 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 by 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 any information or data relating to the loan, for any legitimate purpose through any source named in this application or a consumer reporting agency.

Borrower's Signature <b>X</b>	Date	Co-Borrower's Signature <b>X</b>	Date
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**TO BE COMPLETED BY THE INTERVIEWER**

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