

# Residential Loan Application (NADL)

Borrower				I. 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 #		Date of Birth (mm/dd/year)		Home Phone (incl. area code)		Cell Phone (incl. area code)		Social Security #		Date of Birth (mm/dd/year)		Home Phone (incl. area code)		Cell Phone (incl. area code)	
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (include single, divorced, widowed)				Dependents (not listed by Co-Borrower) Number      Ages				<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (include single, divorced, widowed)				Dependents (not listed by Borrower) Number      Ages			
Present Address <input type="checkbox"/> Own <input type="checkbox"/> Rent    No. Yrs. ____ (street, city, state, ZIP)						Present Address <input type="checkbox"/> Own <input type="checkbox"/> Rent    No. Yrs. ____ (street, city, state, ZIP)									
Mailing Address (if different from Present Address)						Mailing Address (if different from Present Address)									
If at present address for less than two years, complete the following:															
Former Address <input type="checkbox"/> Own <input type="checkbox"/> Rent    No. Yrs. ____ (street, city, state, ZIP)						Former Address <input type="checkbox"/> Own <input type="checkbox"/> Rent    No. Yrs. ____ (street, city, state, ZIP)									

## II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address - Home <i>OR</i> Building Site (street, city, state & ZIP)											
Legal Description of Subject Property, (attach lease agreement if necessary)											
Purpose of Loan <input type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Construction <input type="checkbox"/> Remodel						Property will be: <input checked="" type="checkbox"/> Primary Residence					
Complete this line if Construction or Remodel loan Cost of Improvements: \$ _____				Describe Improvements: _____							
Complete this line if this is a refinance loan.											
Year Acquired		Original Cost \$		Amount of Existing Loans		Purpose of Refinance					
Title will be held in what name(s)						Manner in which Title will be held			Estate will be held in: <input type="checkbox"/> Leasehold (expiration date, if set) <input type="checkbox"/> Allotted Land		
Source of Down Payment, Settlement Charges, and/or Subordinate Financing, such as Tribal Assistance or grant (explain)											
Loan Amount \$		VA will set % rate		Term of Loan <input type="checkbox"/> 15 yr <input checked="" type="checkbox"/> 30 yr				<input checked="" type="checkbox"/> Fixed Rate			

Borrower				III. EMPLOYMENT INFORMATION				Co-Borrower			
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/Title/Type of Business				Business Phone (incl. area code)		Position/Title/Type of Business				Business Phone (incl. area code)	

### PREVIOUS EMPLOYERS:

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

### IV. ASSETS AND LIABILITIES

ASSETS (Description)	Cash or Market Value	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.		
Cash deposit on home:	\$	<b>LIABILITIES</b>	<b>Monthly Payment &amp; Months Left to Pay</b>	<b>Unpaid Balance</b>
<i>List all checking and savings accounts below</i>				
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.		
Automobiles owned (make and year)	\$	Name and address of Company	\$ Payment/Months	\$
		Acct no.		
		Alimony / Child Support owed to:	\$ Payment/Months	\$
Other Assets (itemize)	\$			
<b>Total Assets:</b>	<b>\$</b>		<b>Total Monthly pmts:</b> \$	<b>Total Liabilities:</b> \$

### V. DECLARATIONS

If you answer "Yes" to any questions (a through i), please use continuation sheet for explanation.	Borrower		Co-Borrower	
	Yes	No	Yes	No
a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Have you declared bankruptcy within the past 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Are you a party to any lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?  If "Yes," give details as described in the preceding question.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### ACKNOWLEDGMENT AND AGREEMENT

Each of the undersigned 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 property will not be used for any illegal or prohibited purpose or use; (3) the property will be occupied as indicated in this application; (4) 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, 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 should change prior to closing of the Loan; (5) 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; (6) 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 (7) 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 re-verify 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.

<b>Borrower's Signature</b> X	<b>Date</b>	<b>Co-Borrower's Signature</b> X	<b>Date</b>
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