



III.	<u>ASSETS AND LIABILITIES</u>
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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 <u>Description</u>	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. 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:	\$	

List checking account below	LIABILITIES	Monthly Payments & Months left to pay	Unpaid Balance
Name and address of Bank, S & L, or Credit Union	<u>Name and address of Company</u>	\$ payment / months	\$
Acct. No. \$	Acct. No.		
Name and address of Bank, S & L, or Credit Union	<u>Name and address of Company</u>	\$ payment / months	\$
Acct. No. \$	Acct. No.		
Name and address of Bank, S & L, or Credit Union	<u>Name and address of Company</u>	\$ payment / months	\$
Acct. No. \$	Acct. No.		
Name and address of Bank, S & L, or Credit Union	<u>Name and address of Company</u>	\$ payment / months	\$
Acct. No. \$	Acct. No.		

III. <u>ASSETS AND LIABILITIES (cont'd)</u>

Stocks & Bonds (Company Name / Number & Description)	\$	Name & Address of Company	\$ payment / months	\$
		Acct. No.		

Life insurance net cash value	\$	Name & Address of Company	\$ payment / months	\$	
Face Amount \$					
Subtotal Liquid Assets	\$				
Real estate owned (enter market value from schedule of real estate owned)	\$				
Vested interest in retirement fund	\$				
Net worth of business(s) owned (attach financial statement)	\$	Acct. No.			
Automobiles owned (make and year)	\$	Alimony / Child Support / Separate Maintenance Payment Owed to:	\$		
Other Assets (itemize)	\$	Job-Related Expense (child care, union dues, etc.)			
		Total Monthly Payments →	\$		
Total Assets a.	\$	Net Worth (a. minus b.) →	\$	Total Liabilities b.	\$

IV. DETAILS OF TRANSACTIONS

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)	→	\$

V. DECLARATIONS

If you answer "Yes" to any questions A through I, please use continuation sheet for explanation.

	<u>Borrower</u>		<u>Co-Borrower</u>	
	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 been declared bankrupt 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 a 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"/>
(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? 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"/>
j. Do you intend to occupy the property as your primary residence?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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



Borrower Signature Authorization

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

PART I – GENERAL INFORMATION

1. Borrower	2. Name and address of Lender / Broker
3. Date	4. Loan Number

PART II – BORROWER AUTHORIZATION

I hereby authorize the Lender / Broker to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my loan application. I further authorize the Lender / Broker to order a consumer credit report and verify other credit information, including past and present mortgage and landlord reference. It is understood that a copy of this form will also serve as authorization.

The information the Lender / Broker obtains is only to be used in the processing of my application for a mortgage loan.

X _____
 Borrower

 Date