

Uniform Commercial Loan Application

DISCOUNT BANKER REALTY

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 will not be used as a basis for loan qualification, but his or her liabilities must be considered because the 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.

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for:	<input type="checkbox"/> VA	<input type="checkbox"/> Conventional	<input type="checkbox"/> Other:	Agency Case Number	Lender Case Number
	<input type="checkbox"/> FHA	<input type="checkbox"/> FmHA			
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 code)			County		No. of Units
Legal Description of Subject Property (attach description if necessary)					Year Built
Purpose of Loan			Property will be:		
<input type="checkbox"/> Purchase			<input type="checkbox"/> Primary Residence		<input type="checkbox"/> Investment
<input type="checkbox"/> Refinance			<input type="checkbox"/> Secondary Residence		
<input type="checkbox"/> Construction			<input type="checkbox"/> 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	<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)					

III. BORROWER INFORMATION

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

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

Former Address (street, city, state, zip code)	<input type="checkbox"/> Own	<input type="checkbox"/> Rent	No. Yrs.		Former Address (street, city, state, zip code)	<input type="checkbox"/> Own	<input type="checkbox"/> Rent	No. Yrs.	
Former Address (street, city, state, zip code)	<input type="checkbox"/> Own	<input type="checkbox"/> Rent	No. Yrs.		Former Address (street, city, state, zip code)	<input type="checkbox"/> Own	<input type="checkbox"/> Rent	No. Yrs.	

IV. EMPLOYMENT INFORMATION

Borrower			Co-Borrower		
Name & Address of Employer		<input type="checkbox"/> Self Employed	Name & Address of Employer		<input type="checkbox"/> Self Employed
		Yrs. on this job			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		<input type="checkbox"/> Self Employed	Name & Address of Employer		<input type="checkbox"/> Self Employed
		Dates (from - to)			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	Name & Address of Employer		<input type="checkbox"/> Self Employed
		Dates (from - to)			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)

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V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	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		
Total	\$	\$	\$	Total	\$	\$

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

B/C	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.	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 spouse, this Statement and supporting schedules must be completed about that spouse also.

Completed Jointly Not Jointly

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

Continuation Sheet/Residential Loan Application

DISCOUNT BANKER REALTY

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 X	Date	Co-Borrower's Signature X	Date

SCHEDULE OF REAL ESTATE OWNED

DISCOUNT BANKER REALTY

Borrower: _____
 Co-Borrower: _____

B/C	PROPERTY	NAME AND ADDRESS OF LENDER OR MORTGAGES	BALANCE OF MORTGAGES	MARKET VALUE	MONTHLY RENTAL INCOME	MONTHLY TAXES & INSURANCE	MONTHLY MTG. PAYMENT	NET RENTAL INCOME
		Loan Number :						
	% of Ownership :							
	Status:							
	Type of Property :							
	Acquisition Date:							
	Cost :	Loan Number :						
		Loan Number :						
	% of Ownership :							
	Status:							
	Type of Property :							
	Acquisition Date:							
	Cost :	Loan Number :						
		Loan Number :						
	% of Ownership :							
	Status:							
	Type of Property :							
	Acquisition Date:							
	Cost :	Loan Number :						
		Loan Number :						
	% of Ownership :							
	Status:							
	Type of Property :							
	Acquisition Date:							
	Cost :	Loan Number :						

REMARKS _____

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

Borrower's Certification & Authorization

Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from DISCOUNT BANKER REALTY
In applying for the loan,

I/We completed a loan application containing various information on the purpose of the loan, the amount and source of the downpayment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that DISCOUNT BANKER REALTY
reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

Authorization to Release Information

To Whom It May Concern:

1. I/We have applied for a mortgage loan from DISCOUNT BANKER REALTY
As part of the application process, DISCOUNT BANKER REALTY
may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to DISCOUNT BANKER REALTY
and to any investor to whom DISCOUNT BANKER REALTY
may sell my mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. DISCOUNT BANKER REALTY or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to DISCOUNT BANKER REALTY
or the investor that purchased the mortgage is appreciated.

Borrower's Signature

Date

Social Security Number

Borrower's Signature

Date

Social Security Number

CREDIT REPORT AUTHORIZATION AND RELEASE

Authorization is hereby granted to DISCOUNT BANKER REALTY _____ to obtain a standard factual data credit report through a credit reporting agency chosen by DISCOUNT BANKER REALTY _____.

My signature below authorizes the release to the credit reporting agency a copy of my credit application, and authorizes the credit reporting agency to obtain information regarding my employment, savings accounts, and outstanding credit accounts (mortgages, auto loans, personal loans, charge cards, credit unions, etc). Authorization is further granted to the reporting agency to use a photostatic reproduction of this authorization if necessary to obtain any information regarding the above mentioned information.

Applicants hereby request a copy of the credit report obtained with any possible derogatory information be sent to the address of present residence, and holds DISCOUNT BANKER REALTY _____ and any credit reporting organization harmless in so mailing the copy requested.

Any reproduction of this credit report authorization and release made by reliable means (for example, photocopy or facsimile) is considered an original.

Borrower's Signature

Date

Borrower's Signature

Date

Borrower's Signature

Date

Borrower's Signature

Date