

# Residential Credit Application - Additional Applicant

(Not for Fannie, Freddie, FHA, VA or USDA)



(Creditor's Name and Address)

For Creditor Use Only

Creditor Loan No./Universal Loan Identifier

HMDA  YES  NO

Census Tract

Instructions to Applicant: Verify and complete the information on this application. If you are applying for this loan with others, each additional Applicant must provide information as directed by your Creditor. This application can collect information for up to two Applicants.

## 1. Type of Credit Application

- I am applying for **individual** credit.  
 I am applying for **joint** credit. There are \_\_\_\_\_ joint Co-Applicants whose names are \_\_\_\_\_

By signing, you intend to apply for joint credit.

Applicant for Joint Credit

Co-Applicant for Joint Credit

## 2. Applicant Information

This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

### 2a. Personal Information

Name (First, Middle, Last, Suffix)

Alternate Names - List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)

Social Security Number

(or Individual Taxpayer Identification Number)

Date of Birth

(mm/dd/yyyy)

U.S. Citizen

Yes  No

Resident Alien Status (If U.S. Citizen is No)

Permanent  Non-Permanent

Government ID Information

ID Type

ID Number

Issue Date

Expiration Date

Marital Status

- Married  
 Separated  
 Unmarried

Dependents (not listed by another Applicant)

Number  
Ages

(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship.)

Contact Information

Home Phone

Cell Phone

Work Phone

Email

Ext.

Current Address

Street \_\_\_\_\_ Unit # \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_  
How Long at Current Address? Years \_\_\_\_\_ Months \_\_\_\_\_ Housing  No primary housing expense  Own  Rent (\$ \_\_\_\_\_ /month)

If at Current Address for LESS than 2 years, list Former Address  Does not apply

Street \_\_\_\_\_ Unit # \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_  
How Long at Former Address? Years \_\_\_\_\_ Months \_\_\_\_\_ Housing  No primary housing expense  Own  Rent (\$ \_\_\_\_\_ /month)

Mailing Address - if different from Current Address  Does not apply

Street \_\_\_\_\_ Unit # \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

**2b. Current Employment/Self Employment and Income**  Does not apply

<b>Employer or Business Name</b>				<b>Gross Monthly Income</b>	
Street			Unit #	Base	\$ /month
City	State	ZIP	Country	Overtime	\$ /month
Phone				Bonus	\$ /month
<b>Position or Title</b>				Commission	\$ /month
Start Date	(mm/dd/yyyy)		<b>Check if this statement applies:</b> <input type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to the transaction.	Military Entitlements	\$ /month
How long in this line of work?	Years	Months		Other	\$ /month
				<b>TOTAL</b>	\$ /month
<input type="checkbox"/> <b>Check if you are the Business Owner or Self-Employed</b>		<input type="checkbox"/> I have an ownership share of less than 25%. <input type="checkbox"/> I have an ownership share of 25% or more.		<b>Monthly Income (or Loss)</b> \$	

**2c. IF APPLICABLE, Complete Information for Additional Employment/Self Employment and Income**  Does not apply

<b>Employer or Business Name</b>				<b>Gross Monthly Income</b>	
Street			Unit #	Base	\$ /month
City	State	ZIP	Country	Overtime	\$ /month
Phone				Bonus	\$ /month
<b>Position or Title</b>				Commission	\$ /month
Start Date	(mm/dd/yyyy)		<b>Check if this statement applies:</b> <input type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to the transaction.	Military Entitlements	\$ /month
How long in this line of work?	Years	Months		Other	\$ /month
				<b>TOTAL</b>	\$ /month
<input type="checkbox"/> <b>Check if you are the Business Owner or Self-Employed</b>		<input type="checkbox"/> I have an ownership share of less than 25%. <input type="checkbox"/> I have an ownership share of 25% or more.		<b>Monthly Income (or Loss)</b> \$	

**2d. IF APPLICABLE, Complete Information for Previous Employment/Self-Employment and Income**  Does not apply

Provide at least 2 years of current and previous employment and income.

<b>Employer or Business Name</b>				<input type="checkbox"/> <b>Check if you were the Business Owner or Self-Employed</b>	<b>Previous Gross Monthly Income</b> \$ /month
Street			Unit #		
City	State	ZIP	Country		
<b>Position or Title</b>					
Start Date	(mm/dd/yyyy)	End Date	(mm/dd/yyyy)		

**2e. Income from Other Sources**  Does not apply

Include income from other sources below. Under Income Source, choose from the sources listed here:

- Alimony
- Automobile Allowance
- Boarder Income
- Capital Gains
- Child Support
- Disability
- Foster Care
- Housing or Parsonage
- Interest and Dividends
- Mortgage Credit Certificate
- Mortgage Differential Payments
- Notes Receivable
- Public Assistance
- Retirement (e.g., Pension, IRA)
- Royalty Payments
- Separate Maintenance
- Social Security
- Trust
- Unemployment Benefits
- VA Compensation
- Other

**NOTE:** Reveal alimony, child support, separate maintenance, or other income ONLY IF you want it considered in determining your qualification for this loan.

Income Source - Use list above	Monthly Income
	\$
	\$
	\$
<b>Provide TOTAL Amount Here</b>	\$

**Applicant Name:**

### 3. Financial Information - Assets and Liabilities

My information for Section 3 is listed on the Residential Credit Application with

(insert name of Applicant)

### 4. Financial Information - Real Estate

My information for Section 4 is listed on the Residential Credit Application with

(insert name of Applicant)

### 5. Loan and Property Information

My information for Section 5 is listed on the Residential Credit Application with

(insert name of Applicant)

### 6. Declarations

This section asks you specific questions about the property, your funding, and your past financial history.

#### 6a. About this Property and Your Money for this Loan

<b>A.</b> Will you occupy the property as your primary residence? If YES, have you had an ownership interest in another property in the last three years? If YES, complete (1) and (2) below: (1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)? (2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	<input type="checkbox"/> NO <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> YES
<b>B.</b> If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?	<input type="checkbox"/> NO <input type="checkbox"/> YES
<b>C.</b> Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application? If YES, what is the amount of this money?	<input type="checkbox"/> NO <input type="checkbox"/> YES \$
<b>D.</b> 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application? 2. Have you or will you be applying for any new credit (e.g., installment loan, credit card, etc.) on or before closing this loan that is not disclosed on this application?	<input type="checkbox"/> NO <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> YES
<b>E.</b> Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., the Property Assessed Clean Energy Program)?	<input type="checkbox"/> NO <input type="checkbox"/> YES

#### 6b. About Your Finances

<b>F.</b> Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?	<input type="checkbox"/> NO <input type="checkbox"/> YES
<b>G.</b> Are there any outstanding judgments against you?	<input type="checkbox"/> NO <input type="checkbox"/> YES
<b>H.</b> Are you currently delinquent or in default on a Federal debt?	<input type="checkbox"/> NO <input type="checkbox"/> YES
<b>I.</b> Are you a party to a lawsuit in which you potentially have any personal financial liability?	<input type="checkbox"/> NO <input type="checkbox"/> YES
<b>J.</b> Have you conveyed title to any property in lieu of foreclosure in the past 7 years?	<input type="checkbox"/> NO <input type="checkbox"/> YES
<b>K.</b> Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Creditor agreed to accept less than the outstanding mortgage balance due?	<input type="checkbox"/> NO <input type="checkbox"/> YES
<b>L.</b> Have you had property foreclosed upon in the last 7 years?	<input type="checkbox"/> NO <input type="checkbox"/> YES
<b>M.</b> Have you declared bankruptcy within the past 7 years? If YES, identify the type(s) of bankruptcy: <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13	<input type="checkbox"/> NO <input type="checkbox"/> YES

**Applicant Name:**

## 7. State Notices

**California Residents.** California Civil Code 1812.30(j) requires we notify you that if you, the applicant, are married, you may apply for a separate account.

**Massachusetts Residents.** Under Massachusetts statute, Mass. Gen. L. ch. 184, Section 17B, you, the Applicant (and Co-Applicant) are entitled to know the following:

1. The responsibility of the attorney for the Mortgagee is to protect the interest of the Mortgagee.
2. Mortgagors may, at their own expense, engage an attorney of their own selection to represent their interests in the transaction.

**For Home Equity Line of Credit.** The current annual percentage rate for finance charges and, if the rate may vary, a statement to that effect and of the circumstances under which the rate may increase and whether there are any limitations on any such increase, as well as the effects of any such increase; the conditions under which a finance charge may be imposed, including the time period within which any credit extended may be repaid without incurring a finance charge; whether any annual fee is charged and the amount of any such fee; and whether any other charges or fees may be assessed, the purposes for which they are assessed, and the amounts of any such charges or fees.

**New York Residents.** A consumer report may be ordered in connection with your application. Upon your request, we will inform you whether or not a report was ordered. If a report was ordered, we will tell you the name and address of the consumer reporting agency that provided the report. Subsequent reports may be ordered or utilized in connection with an update, renewal or extension of credit for which you have applied.

**Ohio Residents. Equal Credit Opportunity Notice:** You are hereby provided the following "Equal Credit Opportunity" notice as required by Section 4112.021 of the Ohio Revised Code. "The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law."

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

**Texas Residents.** The owner of the homestead is not required to apply the proceeds of the extension of credit to repay another debt except debt secured by the homestead or debt to another lender.

**Wisconsin Residents.** Notice to Married Applicants. No provision of any marital property agreement, unilateral statement under Wisc. Statutes §766.59 or a court decree under Wisc. Statutes §766.70 adversely affects the interest of the lender unless the lender, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the lender is incurred.

**For married Wisconsin Residents.** The credit being applied for, if granted, will be incurred in the interest of my marriage or family. I understand the creditor may be required by law to give notice of this transaction to my spouse.

## 8. Acknowledgments and Agreements

My signature for Section 8 is on the Residential Credit Application with

(insert name of Applicant)

## 9. Military Service

This section asks questions about your (or your deceased spouse's) military service.

**Military Service** - Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces?  NO  YES

If YES, check all that apply:  Currently serving on active duty with projected expiration date of service/tour (mm/dd/yyyy)  
 Currently retired, discharged, or separated from service  
 Only period of service was as a non-activated member of the Reserve or National Guard  
 Surviving spouse

## 10. Demographic Information

- HMDA - see attached addendum  
 GMI - see attached addendum  
 N/A

**Applicant Name:**

**11. Loan Originator Information**

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To be completed by your **Loan Originator**.

Loan Originator Organization Name

Address

Loan Originator Organization NMLSR ID#

State License ID#

Loan Originator Name

Loan Originator NMLSR ID#

State License ID#

Email

Phone

Signature \_\_\_\_\_ Date (mm/dd/yyyy)

**Applicant Name:**

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