



**Cory J. O'Neil**-VP of Mortgage Lending  
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[www.rate.com/cory](http://www.rate.com/cory) (Apply Online)



**Borrower** **BORROWER'S INFORMATION** **Co-Borrower**

Borrowers Name (include Jr. or Sr. if applicable) \_\_\_\_\_ Co-Borrowers Name (include Jr. or Sr. if applicable) \_\_\_\_\_

SS#	Home # (w/area code)	DOB	Yrs. School	SS#	Home # (w/area code)	DOB	Yrs. School

Cell#:	Email:	Cell#:	Email:
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated (incl. single, divorced, widowed)	Dependents No. Age	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated (incl. single, divorced, widowed)	Dependents No. Age
Present Address (street, city, state, zip) <input type="checkbox"/> Own <input type="checkbox"/> Rent Dates _____		Present Address (street, city, state, zip) <input type="checkbox"/> Own <input type="checkbox"/> Rent Dates _____	

*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 Dates _____	Former Address (street, city, state, zip) <input type="checkbox"/> Own <input type="checkbox"/> Rent Dates _____
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**Borrower** **EMPLOYMENT INFORMATION** **Co-Borrower**

Name & Address of Employer <input type="checkbox"/> Self Employed	Yrs on this Job Dates _____ Yrs. In this line of work	Name & Address of Employer <input type="checkbox"/> Self Employed	Yrs on this Job Dates _____ Yrs. In this line of work
Position/Title/Type of Business	Bus. Ph # (incl area code)	Position/Title/Type of Business	Bus. Ph # (incl area code)

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

Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from -to) _____ Monthly Income \$ _____	Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from -to) _____ Monthly Income \$ _____
Position/Title/Type of Business	Bus. Ph # (incl. area code)	Position/Title/Type of Business	Bus. Ph # (incl. area code)

**MONTHLY INCOME**

**CHECKING & SAVINGS**

<b>Gross Monthly Income</b>	<b>Borrower</b>	<b>Co-borrower</b>	Name & Address of Bank, S&L or Credit Union
<b>Base Empl. Income</b>			checking _____ \$ _____
<b>Overtime</b>			savings _____ \$ _____
<b>Bonuses</b>			Name & Address of Bank, S&L or Credit Union _____
<b>Commissions</b>			checking _____ \$ _____
<b>Dividends/interest</b>			savings _____ \$ _____
<b>Net Rental Income</b>			
<b>Other</b> (before completing see the notice in "describe other income", below)			
<b>Total</b>			

<b>Stocks, Bonds or Retirement Assets</b>	\$ _____	<b>Lot #:</b> _____
<b>IRA</b>		<b>DOWN PAYMENT:</b> _____
<b>401k</b>		<b>PURCHASE PRICE:</b> _____

**ASSETS AND LIABILITIES**

Schedule of Real Estate Owned (if additional properties are owned, use continuation sheet)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	S, PS, R ↓	Type of Property	Present Market Value	Amount of Mort. & Liens	Gross Rental Income	Mortgage Payments	Ins., maint. Taxes & misc.	Net rental income

**ACKNOWLEDMENT AND AGREEMENT**

The undersigned specifically acknowledge(s) and agree(s) that: (1) the loan requested by this application will be secured by the first mortgage or deed of trust on the property described herein;(2) the property will not be used for any illegal or prohibited purpose or use (3) all statements made in this application are made for the purpose of obtaining the loan indicated herein; (4) occupation of the property will be as indicated above; (5) verification or re-verification of any information contained in the application may be made at any time by the Lender, its agents, successors and assigns, either directly or through a credit reporting, from any source named in this application, and the original copy will be retained by the Lender even if the load is not approved; (6)the Lender, its agents successors and assigns will rely on the information contained in the application and I/we have a continuing obligation to amend and/or supplement the information provided in this application if any of the material facts which I/we have represented herein should change prior to closing; (7) in the even my/our payments on the loan indicated in this application become delinquent, the Lender, its agents, successors and assigns, may, in addition to all their rights and remedies, report my/our names and account information to a credit reporting agency; (8) ownership of the loan may be transferred to successor or assign of the Lender without notice to me and/or the administration of the loan account may be transferred to an agent, successor or assign of the Lender with prior notice to me; (9) Lender, its agents, successors and assigns make no representations or warranties, express or implied, to the Borrower(s) regarding the property, the condition of the property, or the value of the property.  
 Certification: I/We certify that the information provided in this application is true and correct as of the date set forth opposite my/our signature(s) on this application and acknowledge my/out understanding that any intentional or negligent misrepresentation(s) of the information contained in this application may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq. and liability for monetary damages to the Lender, its agents, successors and assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation which I/we have made on this application.

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