



**FEDERAL MORTGAGE
COMPANY, INC.**
2371 EASTLAKE AVENUE EAST
SEATTLE, WA 98102

PHONE (206) 325-8400
FAX (206) 325-8482
www.fedmtg.com

Guide to filling out the Uniform Residential Loan Application FNMA 1003

Important notes: Please use BLUE ink. If you make a mistake, cross it out and correct it. Please DO NOT use white-out. If you are unsure of an entry, call us at 206-325-8400.

Leave this section blank. Your loan officer will fill it in as necessary.

Borrower and Co-Borrower Name, Social Security Number, Home Phone Number, Birthdate, Years School, and Marital Status all need to be filled out, as does Present Address and whether you own or rent and for how long. If you have lived at your present address for less than 2 years, fill in your prior address(es).

If you have a separate mailing address, fill in this section.

Uniform Residential Loan Application

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 No 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 or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and 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. If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below).

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Application: V.A. F.A. Conventional Other (specify): _____ Agency Case Number _____ Lender Case Number _____

Reverse Mortgage: Home Equity Other (specify): _____

Amount: \$ _____ Interest Rate: % _____ No. of Months: _____ Amortization Type: Fixed Rate Other (specify): _____

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP): _____ County: _____ No. of Units: _____

Legal Description of Subject Property (attach description if necessary): _____ Year Built: _____

Purpose of Loan: Purchase Construction Other (specify): _____ Significantly will be Primary Residence Secondary Residence Investment

Complete this line if construction or construction-permanent loan:
Year Last Acquired: \$ _____ Original Cost: \$ _____ (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 Ending Lines: \$ _____ Purpose of Refinance: _____ Describe Improvements: made to be made
Cost: \$ _____

Title will be held in what name(s): _____ Manner in which Title will be held: _____ Estate will be held in: Fee Simple Leasehold (attach explanation of lease)

Source of Down Payment, Settlement Charges and/or Subordinate Financing (specify): _____

III. BORROWER INFORMATION

Borrower

Acceptor's Name (including Jr. or Sr. if applicable): _____ Social Security Number: _____ Home Phone (incl. area code): _____ DOB (MM/DD/YYYY): _____ Yrs. School: _____

Married Unmarried (include single, divorced, widowed) Separated Dependent (include single, divorced, widowed) Other (specify): _____

Present Address (street, city, state, ZIP): _____ Own Rent No. Yrs. _____

Mailing Address, if different from Present Address: _____

If residing at present address for less than two years, complete the following:
Former Address (street, city, state, ZIP): _____ Own Rent No. Yrs. _____

Co-Borrower

Acceptor's Name (including Jr. or Sr. if applicable): _____ Social Security Number: _____ Home Phone (incl. area code): _____ DOB (MM/DD/YYYY): _____ Yrs. School: _____

Married Unmarried (include single, divorced, widowed) Separated Dependent (include single, divorced, widowed) Other (specify): _____

Present Address (street, city, state, ZIP): _____ Own Rent No. Yrs. _____

Mailing Address, if different from Present Address: _____

If residing at present address for less than two years, complete the following:
Former Address (street, city, state, ZIP): _____ Own Rent No. Yrs. _____

IV. EMPLOYMENT INFORMATION

Borrower

Name & Address of Employer: _____ Self Employed Yes, on FICA job No Yes, employed in this line of work/business No Yes, employed in this line of work/business No Yes, employed in this line of work/business No Yes, employed in this line of work/business No

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	Self Employed	Dates (from - to)	Monthly Income
_____	<input type="checkbox"/>	_____	\$ _____
_____	<input type="checkbox"/>	_____	\$ _____
_____	<input type="checkbox"/>	_____	\$ _____

Co-Borrower

Name & Address of Employer: _____ Self Employed Yes, on FICA job No Yes, employed in this line of work/business No Yes, employed in this line of work/business No Yes, employed in this line of work/business No

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	Self Employed	Dates (from - to)	Monthly Income
_____	<input type="checkbox"/>	_____	\$ _____
_____	<input type="checkbox"/>	_____	\$ _____
_____	<input type="checkbox"/>	_____	\$ _____

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

FNMA Form 1003-0105 / Fannie Mae Form 1003-0105 Page 1 of 6 ERM Enterprises, Inc. 1-800-835-1039

Fill in the Subject Property Address, Purpose of Loan, and Title will be held sections. Fill in how your complete legal name(s) will be on the title. In the Title will be held in what names section. For the most part, Manner in which Title will be held will be Husband and Wife for married couples or A single Person for unmarried individuals. If you do not know, ask you loan officer. Check the Fee Simple box in the Estate will be held in section.

All Employment Information needs to be filled out. Remember to check the Self Employed box if it applies (self employment is defined as anyone who owns 25% or more of a company). Also remember that if you have been at your current job for less than two years, you need to fill in your prior job information.

Please fill in the applicable sections of this page. Homeowners insurance information is important for non-condo financing. For condo financing, fill in the condo and homeowner's association information.

Continuation Sheet / Residential Loan Application

Use this continuation sheet to provide your signature to complete the Residential Loan Application. Mark X for Borrower or Co-Borrower.	Borrower: _____ Co-Borrower: _____	Agency Case Number: _____ Lender Case Number: _____
---	---------------------------------------	--

HOMEOWNERS INSURANCE INFORMATION:

Insurance Company: _____
 Insurance Agent: _____
 Phone Number: _____

LANDLORD INFORMATION:

Borrower & Co-Borrower

Current Landlord: _____
 Mailing Address: _____
 OR
 Phone: _____ Rent: \$ _____
 Occupancy Dates: from _____ to _____

Previous Landlord: _____
 Mailing Address: _____
 OR
 Phone: _____ Rent: \$ _____
 Occupancy Dates: from _____ to _____

CONDOMINIUM AND HOMEOWNERS ASSOCIATION INFORMATION:

Homeowners Association Name: _____
 Board Member Contact Name: _____
 OR
 Property Manager's Name: _____
 Day Time Phone: _____
 Mailing Address: _____

STATEMENT OF SOURCE OF FUNDS:

Sources of funds for the down payment and the corresponding amount to be used to meet settlement amounts:

1) _____ Amount \$ _____
 2) _____ Amount \$ _____
 3) _____ Amount \$ _____

I/We hereby 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	Date	Co-Borrower's Signature	Date
X		X	

Freddie Mac Form 65 0705 / Fannie Mae Form 1063 0705 Page 4 of 4 Byline Enterprises, Inc. 1-800-965-1000

If you are currently renting, or have been renting and/or have resided less than two years in your current home, please fill in this section.

For a purchase, please indicate the source of funds for the down payment.

If you are financing a condominium please fill out this section.

If you have any questions while filling out the form, please do not hesitate to call us at 206-325-8400. We will be happy to guide you through the form, and help ensure that the application process goes