

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 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 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):

Borrower _____
 Co-Borrower _____

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for: VA Conventional Other (explain): _____ Lender Case Number _____
 FHA USDA/Rural Housing Service

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

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

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

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

Purpose of Loan: Purchase Refinance Construction Other (explain): _____
 Construction-Permanent Primary Residence Secondary Residence Investment

Complete this line if construction or construction-permanent loan.
 Year Lot Acquired _____ Original Cost \$ _____ (a) Present Value of Lot \$ _____ Total (a + b) \$ _____
 Amount Existing Liens \$ _____

Complete this line if this is a refinance loan.
 Year Acquired _____ Original Cost \$ _____ Purpose of Refinance _____ Describe Improvements _____ made _____ to be made _____
 Amount Existing Liens \$ _____ Cost: \$ _____

Title will be held in what Name(s) _____ Manner in which Title will be held: Fee Simple Leasehold (show expiration date) _____

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

III. BORROWER INFORMATION

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) _____	DOB (mm/dd/yyyy) _____	Yrs. School _____	Yrs. School _____
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	<input type="checkbox"/> Separated	Dependents (not listed by Co-Borrower) no. _____ ages _____	Dependents (not listed by Borrower) no. _____ ages _____
Present Address (street, city, state, ZIP) _____	Present Address (street, city, state, ZIP) _____	Own <input type="checkbox"/> Rent <input type="checkbox"/>	Own <input type="checkbox"/> Rent <input type="checkbox"/>	Own <input type="checkbox"/> Rent <input type="checkbox"/>

Mailing Address, if different from Present Address _____

Mailing Address, if different from Present Address _____

Title _____

Title _____

Title _____

Title _____

Title _____

Title _____

Title _____

Title _____

Title _____

IV. EMPLOYMENT INFORMATION

Borrower		Co-Borrower	
Name & Address of Employer _____	Name & Address of Employer _____	Yrs. on this job _____	Yrs. on this job _____
<input type="checkbox"/> Self Employed	<input type="checkbox"/> Self Employed	Yrs. employed in this line of work/profession _____	Yrs. employed in this line of work/profession _____
Business Phone (incl. area code) _____	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 _____	Name & Address of Employer _____	Dates (from - to) _____	Dates (from - to) _____
Business Phone (incl. area code) _____	Business Phone (incl. area code) _____	Monthly Income _____	Monthly Income _____
Position/Title/Type of Business _____	Position/Title/Type of Business _____	Business Phone (incl. area code) _____	Business Phone (incl. area code) _____

Name & Address of Employer _____

Name & Address of Employer _____

Name & Address of Employer _____

Name & Address of Employer _____

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Name & Address of Employer _____

Name & Address of Employer _____

Name & Address of Employer _____

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Name & Address of Employer _____

Name & Address of Employer _____



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		
				Other:		
Total	\$	\$	\$	Total	\$	\$

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

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

B/C	\$
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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 non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

ASSETS Jointly Not Jointly
 Description: Cash deposit toward purchase held by: \$

List checking and savings accounts below

Description	Cash or Market Value
Name and address of Bank, S&L, or Credit Union	\$
Acct. no.	\$

List checking and savings accounts below

Description	Cash or Market Value
Name and address of Bank, S&L, or Credit Union	\$
Acct. no.	\$

LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Company	\$ Payment/Months	\$
Acct. no.		

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Acct. no.		

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Acct. no.		

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Name and address of Company	\$ Payment/Months	\$
Acct. no.		

Total Assets a.	\$	Total Monthly Payments	\$	Net Worth (a minus b)	\$	Total Liabilities b.	\$
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Policy and Consumer Information
Application Disclosure

Date:

Applicant(s):

Property Address (Full Street Number and Name, City, ST and Zip):

ADVANCE FEES

The following fees are being charged in connection with the processing of your loan application. Other fees not shown here may be payable later and are shown on the Good Faith Estimate of Closing Costs. Nonrefundable fees are subject to applicable limitations of state and/or federal law. *Any fees listed and not paid prior to closing will be due at closing.*

Application Fee: \$

ONCE PAID THE APPLICATION FEE IS NON-REFUNDABLE.

Appraisal Fee Deposit:

1 Family: \$300, Condo: \$325, Cooperative: \$350, 2 Family: \$500, 3 Family: \$550, 4 Family: \$600

The deposit will be applied toward the total cost of the appraisal, which may exceed the amount of the deposit. You will be required to pay the exact charge of the appraisal report. You will also be required to pay for any appraisal recertification of value and/or appraisal certificate of completion prior to/at closing. **THE APPRAISAL FEE IS NON-REFUNDABLE EXCEPT THAT AMOUNTS COLLECTED IN EXCESS OF THE ACTUAL COST WILL BE REFUNDED. IF THE APPRAISAL HAS NOT BEEN DONE, THE FEE WILL BE REFUNDED IN FULL. Large and unusual properties will incur higher appraisal fees.**

The property appraisal fee deposit is an estimate of the actual cost of the service. Should the actual costs exceed the estimate, you understand, that you will be billed and will pay the shortfall at or prior to closing.

Your loan application will not be processed unless the above requested deposits have been remitted. Failure to remit these deposits may result in your losing a locked-in interest rate, and may necessitate paying update and extension fees.

() Initials: _____ If checked and initialed you authorize Amerifund Home Mortgage, LLC to charge the below credit card for the application fee (if any) and the deposit towards the appraisal fee:

Amount to be charged:

Type of Credit Card (ie: Visa, MC, Amex):

Name as it appears on Credit Card:

Billing Address (Street Name & Number, City, ST and Zip):

Credit Card #:

Expiration:

4 Digit Credit Card Validation Code:

() Enclosed is a check for any/all application and appraisal fees due listed above.

INTEREST RATE LOCK-IN

You understand that you can elect to lock in your interest rate at time of application or up to five (5) days prior to closing. Additionally, you understand that such interest rate lock-in must be confirmed in writing by Amerifund Home Mortgage, LLC, as evidenced by a lock-in confirmation or issuance by Amerifund Home Mortgage, LLC of a Mortgage Commitment which evidences the locked in terms and conditions.

AGREEMENT TO SUBMIT A COMPLETE APPLICATION

You hereby agree to provide Amerifund Home Mortgage, LLC with information and documentation about your income, assets and financial obligations and credit history in accordance with the underwriting guidelines of the Federal National Mortgage Association. You agree to supply such information and documentation within ten days of Amerifund Home Mortgage, LLC request. You agree to provide the appraiser with access to the property you are applying to finance within ten days of Amerifund Home Mortgage, LLC request. Failure to provide information, documentation and access in accordance with the terms of this paragraph may result in your losing a locked-in interest rate, and may necessitate paying update and extension fees.

CONSUMER CREDIT REPORT

You acknowledge that a consumer credit report may be requested in connection with your credit application. Upon request you will be informed whether or not a consumer credit report was requested, and if such report was requested, the name and address of the consumer reporting agency that furnished the report. You acknowledge that subsequent consumer reports may be requested or utilized in connection with an update, renewal or extension of the credit for which the application is being made.

NO ORAL REPRESENTATIONS

You hereby agree that no oral statement by Amerifund Home Mortgage, LLC shall constitute a loan approval, commitment extension, interest rate guarantee or other determination affecting your loan. You will only rely on written documents regarding these matters

LENDER CONTACT

If you have any questions or concerns regarding your application, please contact:

Name: Eris Saari, Branch Manager
Lenders Name: Amerifund Home Mortgage, LLC
Lenders Address: 51 East 42nd Street, Suite 304, New York, NY 10017
Telephone Number (800) 922-8440

You have read the above disclosure and acknowledge receiving a copy by signing below.

Date: _____

Date: _____

Date: _____

Date: _____

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The representative who accepted this loan application on behalf of Amerifund Home Mortgage, LLC is:

Signature: _____ Date: _____ Loan Officer: _____

51 East 42nd Street, Suite 304, New York, NY 10017
Phone: (212) 922-9555
Fax: (212) 922-9840

Licensed Mortgage Banker -- New York State Banking Department
Licensed Mortgage Banker -- New Jersey Department of Banking and Insurance
Licensed Mortgage Banker -- Connecticut Banking Department
Licensed Mortgage Banker and Broker -- Virginia Banking Department
Licensed Mortgage Lender -- Florida Department of Financial Services

Amerifund Home Mortgage

Credit Investigation Authorization

You hereby authorize Amerifund Home Mortgage, its agents and subcontractors, to investigate and verify the complete terms of your employment, income, credit history, assets, liabilities and any other verifications necessary to complete your application.

You authorize Amerifund Home Mortgage to reproduce this form in order to obtain said information; therefore, a copy bearing your signature(s) carries the same authority as the original.

Borrower's Name _____ **Borrower's Signature** _____ **Date** _____

Street Address, City and Zip _____ **Social Security #** _____

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

Street Address, City and Zip _____ **Social Security #** _____

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

Street Address, City and Zip _____ **Social Security #** _____

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

Street Address, City and Zip _____ **Social Security #** _____

AMERIFUND HOME MORTGAGE, LLC

Customer Identification Form

I. Identifying Information:

Investor's Loan Number	Borrower's Name
Taxpayer Identification Number (SSN/TIN)	Date of Birth

Residential Street Address, City, State, Zip Code
 (May not be a P.O. Box. For military borrowers, an AFO/FPO is acceptable. For all borrowers who do not have a residential street address, a Next of Kin/Contact Individual address is acceptable.)

II. Forms of Identification:

At least two forms of identification must be reviewed and documented. For applications taken in person, at least one "Primary" form of ID must be used. For all other applications, any combination of Primary and Secondary identifications may be used. Complete a separate form for each borrower.

The information listed below must match exactly as indicated on the document.

Primary Forms of Identification -- the borrower's name must be shown:

Document	Country/State/Province	ID Number	Date of Birth	Expiration Date
<input type="checkbox"/> State issued Driver License				
<input type="checkbox"/> State issued ID Card				
<input type="checkbox"/> Military ID Card				
<input type="checkbox"/> Passport				
<input type="checkbox"/> U.S. Alien Registration Card				
<input type="checkbox"/> Canadian Driver License				

Secondary Forms of Identification -- the borrower's name must be shown:

Document	Name of State/Province/Foreign Country	ID Number	Exp. Date	Expiration Date
<input type="checkbox"/> Social Security Card	U.S. Government			
<input type="checkbox"/> Government Issued Visa				
<input type="checkbox"/> Birth Certificate				
<input type="checkbox"/> Foreign Driver License				
<input type="checkbox"/> Most Recent Signed Tax Return*	Fed	State	TIN:	
<input type="checkbox"/> Property Tax Bill			APN:	
<input type="checkbox"/> Voter Registration Card				
<input type="checkbox"/> Organizational Membership Card				
<input type="checkbox"/> Bank/Investment/Loan Statement*				
<input type="checkbox"/> Paycheck Stub with Name				
<input type="checkbox"/> Most Recent W-2*				
<input type="checkbox"/> Home/Car/Renter/Insurance Papers				
<input type="checkbox"/> Recent Utility Bill				

*Do not verify identity with documents that include income and/or employment and/or assets, if the Program Documentation Type prohibits the disclosure of such information.

III. Comments:

IV. Certification: (Lender to Complete)

I certify that I have personally viewed and accurately recorded the information from the documents identified above, and have reasonably confirmed the identity of the borrower.

Signature	Date
Printed Name	