

## Mortgage Loan Questionnaire

Please complete this questionnaire in its entirety. Once completed please sign the Questionnaire and return it to InterBanc Mortgage Services with the signed Loan Application Form, the Authorization Form and the items on the Document Checklist.

If you have an e-mail address, please provide it. \_\_\_\_\_

How much of a down payment will you be making? \_\_\_\_\_

What is the address of the property you are purchasing? \_\_\_\_\_

What is your name? (Include Jr. or Sr. if applicable.) \_\_\_\_\_

Do you have a social security number? If yes, provide number \_\_\_\_\_

What is your home telephone number? \_\_\_\_\_ Home Fax? \_\_\_\_\_

What is your age? \_\_\_\_\_ Are you married, unmarried or separated? \_\_\_\_\_

Do you have any dependents? \_\_\_\_\_ If yes, what are their ages? \_\_\_\_\_

What is your present address? \_\_\_\_\_

Do you rent or own? \_\_\_\_\_ How long have you been residing here? \_\_\_\_\_

What is your monthly payment? \_\_\_\_\_

If you own, what is the value of your home? \_\_\_\_\_ Will it be sold or rented? \_\_\_\_\_

If residing at present address for less than two years, what was your former address? \_\_\_\_\_

\_\_\_\_\_ Did you

rent or own your former address? \_\_\_\_\_ For how long? \_\_\_\_\_

What is the name and address of your current employer? \_\_\_\_\_

What is your position/type of business? \_\_\_\_\_

How many years have you been on your job? \_\_\_\_\_

What is your business telephone number? \_\_\_\_\_ Business fax? \_\_\_\_\_

What is your monthly income from your employer? \_\_\_\_\_

If you have been employed in current position for less than two years or if currently employed in more than one position, provide the name and address of employer. \_\_\_\_\_

What dates were you employed? \_\_\_\_\_ What was your monthly income? \_\_\_\_\_

What was your position/type of business? \_\_\_\_\_ Telephone number? \_\_\_\_\_

Do you have income from other sources? \_\_\_\_\_ If yes, please describe the source and what is the monthly amount? \_\_\_\_\_

**If you are applying with another person, please complete the following for the co-borrower:**

What is your name? (Include Jr. or Sr. if applicable.) \_\_\_\_\_

Do you have a social security number? If yes, provide number \_\_\_\_\_

What is your home telephone number? \_\_\_\_\_ Home Fax? \_\_\_\_\_

What is your age? \_\_\_\_\_ Are you married, unmarried or separated? \_\_\_\_\_

Do you have any dependents? \_\_\_\_\_ If yes, what are their ages? \_\_\_\_\_

What is your present address? \_\_\_\_\_

Do you rent or own? \_\_\_\_\_ How long have you been residing here? \_\_\_\_\_

What is your monthly payment? \_\_\_\_\_

If you own, what is the value of your home? \_\_\_\_\_ Will it be sold or rented? \_\_\_\_\_

If residing at present address for less than two years, what was your former address? \_\_\_\_\_

\_\_\_\_\_ Did you

rent or own your former address? \_\_\_\_\_ For how long? \_\_\_\_\_

What is the name and address of your current employer? \_\_\_\_\_

What is your position/type of business? \_\_\_\_\_

How many years have you been on your job? \_\_\_\_\_

What is your business telephone number? \_\_\_\_\_ Business fax? \_\_\_\_\_

What is your monthly income from your employer? \_\_\_\_\_

If you have been employed in current position for less than two years or if currently employed in more than one position, provide the name and address of employer. \_\_\_\_\_

What dates were you employed? \_\_\_\_\_ What was your monthly income? \_\_\_\_\_

What was your position/type of business? \_\_\_\_\_ Telephone number? \_\_\_\_\_

Do you have income from other sources? \_\_\_\_\_ If yes, please describe the source and what is the monthly amount? \_\_\_\_\_

Please list your checking, savings or other accounts where your assets may be verified:

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Acct # \_\_\_\_\_ Fax Number: \_\_\_\_\_

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Acct # \_\_\_\_\_ Fax Number: \_\_\_\_\_

Name: \_\_\_\_\_ Address: \_\_\_\_\_

Acct # \_\_\_\_\_ Fax Number: \_\_\_\_\_

Name: \_\_\_\_\_ Address: \_\_\_\_\_

Acct # \_\_\_\_\_ Fax Number: \_\_\_\_\_

Please list any auto loans, installment loans, mortgage loans, revolving charge accounts, alimony, child support, etc. with outstanding balances:

Name of creditor: \_\_\_\_\_

Address: \_\_\_\_\_ Balance \_\_\_\_\_

Acct Number \_\_\_\_\_ Monthly Payment \_\_\_\_\_

Name of creditor: \_\_\_\_\_

Address: \_\_\_\_\_ Balance \_\_\_\_\_

Acct Number \_\_\_\_\_ Monthly Payment \_\_\_\_\_

Name of creditor: \_\_\_\_\_

Address: \_\_\_\_\_ Balance \_\_\_\_\_

Acct Number \_\_\_\_\_ Monthly Payment \_\_\_\_\_

Name of creditor: \_\_\_\_\_

Address: \_\_\_\_\_ Balance \_\_\_\_\_

Acct Number \_\_\_\_\_ Monthly Payment \_\_\_\_\_

Name of creditor: \_\_\_\_\_

Address: \_\_\_\_\_ Balance \_\_\_\_\_

Acct Number \_\_\_\_\_ Monthly Payment \_\_\_\_\_

Name of creditor: \_\_\_\_\_

Address: \_\_\_\_\_ Balance \_\_\_\_\_

Acct Number \_\_\_\_\_ Monthly Payment \_\_\_\_\_

Do you own other real estate? \_\_\_\_\_ If yes, please answer the following questions: \_

Property Address: \_\_\_\_\_ Type of Property \_\_\_\_\_

Present Value \_\_\_\_\_ Amount of Mortgages \_\_\_\_\_ Payment \_\_\_\_\_  
 Gross Rental Income \_\_\_\_\_ Taxes, Insurance, Maintenance, etc \_\_\_\_\_  
 Property Address: \_\_\_\_\_ Type of Property \_\_\_\_\_  
 Present Value \_\_\_\_\_ Amount of Mortgages \_\_\_\_\_ Payment \_\_\_\_\_  
 Gross Rental Income \_\_\_\_\_ Taxes, Insurance, Maintenance, etc \_\_\_\_\_  
 Property Address: \_\_\_\_\_ Type of Property \_\_\_\_\_  
 Present Value \_\_\_\_\_ Amount of Mortgages \_\_\_\_\_ Payment \_\_\_\_\_  
 Gross Rental Income \_\_\_\_\_ Taxes, Insurance, Maintenance, etc \_\_\_\_\_  
 Property Address: \_\_\_\_\_ Type of Property \_\_\_\_\_  
 Present Value \_\_\_\_\_ Amount of Mortgages \_\_\_\_\_ Payment \_\_\_\_\_  
 Gross Rental Income \_\_\_\_\_ Taxes, Insurance, Maintenance, etc \_\_\_\_\_

Please answer the following questions for all borrowers:

Are there any outstanding judgments  
 against you? Borrower \_\_\_\_\_ Co-Borrower \_\_\_\_\_

Have you been declared bankrupt within  
 the past 7 years? Borrower \_\_\_\_\_ Co-Borrower \_\_\_\_\_

Have you had property foreclosed upon  
 or given title or deed in lieu thereof in  
 the past 7 years? Borrower \_\_\_\_\_ Co-Borrower \_\_\_\_\_

Are you a party to a lawsuit? Borrower \_\_\_\_\_ Co-Borrower \_\_\_\_\_

Have you directly or indirectly been  
 obligated on any loan which resulted in  
 foreclosure or judgment, including such  
 loans as home mortgage loans, SBA loans,  
 home improvement or education loans? Borrower \_\_\_\_\_ Co-Borrower \_\_\_\_\_

Are you obligated to pay alimony or child  
 support? Borrower \_\_\_\_\_ Co-Borrower \_\_\_\_\_

Is any part of the downpayment borrowed? Borrower \_\_\_\_\_ Co-Borrower \_\_\_\_\_

Are you a co-maker or endorser on a note? Borrower \_\_\_\_\_ Co-Borrower \_\_\_\_\_

Are you a U.S. citizen? Borrower \_\_\_\_\_ Co-Borrower \_\_\_\_\_

Are you a permanent alien? Borrower \_\_\_\_\_ Co-Borrower \_\_\_\_\_

Do you intend to occupy the property as

your primary residence? If yes, complete the following question.

Borrower\_\_\_\_\_Co-Borrower\_\_\_\_\_

Have you had an ownership interest in property in the past 3 years? If yes, what type of property did you own- principal residence, second home or investment?

Borrower\_\_\_\_\_Co-Borrower\_\_\_\_\_

How did you hold title to the home-by yourself, with your spouse or jointly with another person?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Borrower's Signature

\_\_\_\_\_  
Date

# 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 will not be used as 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

<b>Mortgage Applied for:</b>	<input type="checkbox"/> V.A.	<input type="checkbox"/> Conventional	<input type="checkbox"/> Other:	Agency Case No.	Lender Case Number
	<input type="checkbox"/> FHA	<input type="checkbox"/> FmHA			
Amount \$	Interest Rate %	No. of Months	<b>Amortization Type:</b>	<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)					No. of Units
Legal Description of Subject Property (attached description if necessary)					Year Built
Purpose of Loan	<input type="checkbox"/> Purchase	<input type="checkbox"/> Construction	<input type="checkbox"/> Other (explain):		Property will be:
	<input type="checkbox"/> Refinance	<input type="checkbox"/> Construction-Permanent			<input type="checkbox"/> Primary Residence
					<input type="checkbox"/> Secondary Residence
					<input type="checkbox"/> Investment

**Complete this line if construction or construction-permanent loan.**

Year Lot Acquired	Original Cost \$	Amount of Existing Liens \$	(a) Present Value of Lot \$	(b) Cost of Improvements \$	Total (a + b) \$
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**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)		

### Borrower

### III. BORROWER INFORMATION

### 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 (includes single, divorced, widowed)	Dependents (not listed by Co-Borrower)		<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried (includes single, divorced, widowed)	Dependents (not listed by Borrower)			
<input type="checkbox"/> Separated		No.	Ages	<input type="checkbox"/> Separated		No.	Ages		
Present Address (street, city, state, ZIP)		<input type="checkbox"/> Own	<input type="checkbox"/> Rent	No. Yrs.	Present Address (street, city, state, ZIP)		<input type="checkbox"/> Own	<input type="checkbox"/> Rent	No. Yrs.

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

## IV. EMPLOYMENT INFORMATION

Name & Address of Employer	<input type="checkbox"/> Self-Employed	Yrs. on this Job	Name & Address of Employer	<input type="checkbox"/> Self-Employed	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	Dates (from - to)	Name & Address of Employer	<input type="checkbox"/> Self-Employed	Dates (from - to)
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business	Business Phone (include area code)		Position/Title/Type of Business	Business Phone (include area code)	
Name & Address of Employer	<input type="checkbox"/> Self-Employed	Dates (from - to)	Name & Address of Employer	<input type="checkbox"/> Self-Employed	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)	

**V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION**

Gross Monthly Income	Borrower	Co-Borrower	Total	Continued 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:		
<b>Total</b>	\$	\$	\$	<b>Total</b>	\$	\$

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

B/C	Describe Other Income <i>Notice:</i> 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 Pmt. & Mos. Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:		\$		
<i>List checking and savings accounts below</i>				
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Pmt./Mos.
			Acct no.	
Acct. no.	\$		Name and address of Company	\$ Pmt./Mos.
Name and address of Bank, S&L, or Credit Union			Acct no.	
Acct. no.	\$		Name and address of Company	\$ Pmt./Mos.
Name and address of Bank, S&L, or Credit Union			Acct no.	
Acct. no.	\$		Name and address of Company	\$ Pmt./Mos.
Name and address of Bank, S&L, or Credit Union			Acct no.	
Acct. no.	\$		Name and address of Company	\$ Pmt./Mos.
Stocks & bonds (Company name/number & description)	\$		Acct no.	
Life insurance net cash value	\$		Name and address of Company	\$ Pmt./Mos.
Face amount: \$				
<b>Subtotal Liquid Assets</b>	<b>\$</b>			
Real estate owned (enter market value from schedule of real estate owned)	\$			
			Acct no.	
Vested interest in retirement fund	\$		Name and address of Company	\$ Pmt./Mos.
Net worth of business(es) owned (attach financial statements)	\$			
Automobiles owned (make and year)	\$			
			Acct no.	
Other Assets (itemized)	\$		Alimony/Child Support/Separate Maintenance Payments Owed to:	
			Job Related Expense (child care, union dues, etc.)	
			Total Monthly Payments	
<b>Total Assets a.</b>	<b>\$</b>		<b>Net Worth (a minus b)</b>	<b>\$</b>
				<b>Total Liabilities b.</b>
				\$

**VI. ASSETS AND LIABILITY (cont.)**

**Schedule of Real Estimate 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)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
		\$	\$	\$	\$	\$	\$
		\$	\$	\$	\$	\$	\$
	<b>Totals</b>	\$	\$	\$	\$	\$	\$

List any additional names under which credit has previously been received and indicate appropriate creditor names(s) and account number(s):

Alternate Name	Creditor Name	Account Number

**VII. DETAILS OF TRANSACTION**

a. Purchase price	\$
b. Alteration's improvements, repairs	
c. Land (if acquired separately)	
d. Refinance (incl. Debts to be paid off)	
e. Estimated prepaid items	
f. Estimated closing costs	
g. PMI, MIP, Funding Fee	
h. Discount (if Borrower will pay)	
<b>i. Total Costs (add items a through h)</b>	
j. Subordinate financing	
k. Borrower's closing costs paid by Seller	
l. Other Credits (explain)	
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	
n. PMI, MIP, Funding Fee financed	
o. Loan amount (add m & n)	
p. Cash from/to Borrower (subtract j, k, l & o from i)	

**VIII. DECLARATIONS**

If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.	Borrower		Co-Borrower	
	Yes	No	Yes	No
a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Have you directly or indirectly been obligated on any loan which results in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes" provide details, including date, name and address of Lender, FHA or V.A. case number, if any and reasons for the action.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "yes", give details as described in the preceding question.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. <b>Do you intend to occupy the property as your primary residence?</b> If "Yes," complete question m below.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Have you had an ownership interest in a property in the last three years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)?				
(2) How did you hold title to the home-solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?				

**IX. ACKNOWLEDGMENT AND AGREEMENT**

The undersigned specifically acknowledge(s) and agree(s) that: (1) the loan requested by this application will be secured by a 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 reverification 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 agency, from any source named in this application, and the original copy of this application will be retained by the Lender, even if the loan 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 event 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 other rights and remedies, report my/our name(s) 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) the 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/our understanding that any intentional or negligent misrepresentation(s) of the information contained in this application may result in civil 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: <b>X</b>	Date:	Co-Borrower's Signature: <b>X</b>	Date:
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**X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES**

The following information is requested by the Federal Government for certain types of loans related to a dwelling, in order to monitor the Lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encourage to do so. The law provides that a Lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish it, under Federal regulations this Lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the above information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the Lender is subject under applicable state law for the particular type of loan applied for.)

<b>BORROWER</b> Race/ National Origin: <input type="checkbox"/> I do not wish to furnish this information <input type="checkbox"/> White, not of Hispanic origin <input type="checkbox"/> American Indian or Alaskan native <input type="checkbox"/> Asian or Pacific Islander <input type="checkbox"/> Black, not of Hispanic origin <input type="checkbox"/> Hispanic Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	<b>CO-BORROWER</b> Race/ National Origin: <input type="checkbox"/> I do not wish to furnish this information <input type="checkbox"/> White, not of Hispanic origin <input type="checkbox"/> American Indian or Alaskan native <input type="checkbox"/> Asian or Pacific Islander <input type="checkbox"/> Black, not of Hispanic origin <input type="checkbox"/> Hispanic Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male
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<b>To be Completed by Interviewer</b> This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> By mail <input type="checkbox"/> By telephone	Interviewer's Name (print or type)	Name and Address of Interviewer's Employer
	Interviewer's Signature Date	
	Interviewer's Phone Number (incl. area code)	

# Continuation Sheet/Residential Loan Application

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 the Title 18, United States Code, Section 1001, et seq.

Borrower's Signature:

Date:

Co-Borrower's Signature:

Date:

X

X

## CREDIT AUTHORIZATION CERTIFICATION (DOMESTIC)

Please sign at the Bottom and Return with other Documents

The undersigned certify the following:

1. I/We have applied for a mortgage loan from Interbanc Mortgage Services.

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 information on the purpose of the loan, the source of the down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We make no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.

2. I/We understand and agree that Interbanc Mortgage Services reserves the right to change the mortgage loan review process, if applicable, to a full documentation program. This may include verifying the information provided on the application with the employers and/or financial institutions.
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.

### CREDIT AUTHORIZATION AND RIGHT TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied for a mortgage loan from Interbanc Mortgage Services. As part of the application process, Interbanc Mortgage Services 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 Interbanc Mortgage Services, and to any investor to whom Interbanc Mortgage Services may sell my mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history including wages, position, reason for leaving, length of employment, etc.; banking, checking, savings and credit account information; credit history; copies of income tax returns; and mortgage loan history including rates, open date, current balance, payment history, monthly payment, etc.
3. Interbanc Mortgage Services 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 any original.
5. Your prompt reply to Interbanc Mortgage Services or the investor that purchases the mortgage is appreciated.

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Social Security Number

## INFORMATION NEEDED TO COMPLETE YOUR APPLICATION

### NO INCOME DOCUMENTATION DOMESTIC BUYERS

1. If presently or within the past two years are renting, provide your landlord's name (include phone number, if available) and address so that we may be able to verify your rental history.
  2. Copies of statements for all asset accounts (checking, savings, brokerage) for the past three months.
  3. If the down payment is a gift or from other sources, please contact us for further instructions. The source of these funds needs to be verified and the paperwork needed depends on the specific situation.
  4. Provide a check or money order for \$375.00 for credit report and appraisal.
  5. If self-employed, provide a letter from accountant stating how long you've been in business. If non self-employed, provide a letter from your employer verifying your position and length of time employed.
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### FULL INCOME DOCUMENTATION DOMESTIC BUYERS

1. If you are salaried (not self employed) need copies of most recent pay stubs covering a one month period and W-2's for the past two years.
2. If you are self-employed or rely on income from investments need signed copies of Federal Tax Returns (1040's) including all schedules, for the last two years and your most recent year to date Profit and Loss Statement. If your company is a corporation or partnership please provide the Partnership returns (1065's) or the Corporate Returns (1120's) for the past two years.
3. If you claim income from rental properties need copies of rental agreements. If you claim Social Security income or Retirement income need copies of current Awards Letters.
4. If presently or within the past two years renting provide your landlord's name (and phone number if available) and address so that we may be able to verify your rental history.
5. Copies of statements for all asset accounts (checking, savings, brokerage) for the past three months.
6. If the down payment is a gift or from other sources please contact us for further instructions. The source of these funds needs to be verified and the paperwork needed depends on the specific situation.
7. Provide a check or money order for credit report and appraisal: \$330 for FHA & VA; \$375 for Conventional.

**Send Documents to:**  
**InterBanc Mortgage Services, Inc.**  
237 Lookout Place, Second Floor  
Maitland, Florida, 32751 USA  
**Phone:** 407-539-1300 — **Fax:** 407-539-2280