

PURPOSE: TO PROVIDE AN OVERVIEW OF CHANGES TO THE URLA (UNIVERSAL RESIDENTIAL LOAN APPLICATION). APPLICABLE TO ALL BUSINESS CHANNELS.

New Form Benefits – Greater Efficiency, Transparency and Certainty:

On March 1, 2021, the new Uniform Residential Loan Application (known as URLA) is required for all new mortgage loan applications.

- Loan application flow does not change for the lender or the borrower
- Professionally designed; consumer and industry tested
 - Cleaner overall look and feel – easier to navigate and more consumer friendly
 - Consistent and simplified organization of fields and labels; more modern fields
 - Defined separation of borrower and lender information
 - Clearer upfront instructions to enable borrower self-service
- Updated Declaration Questions
- Supports collection of loan application details that are more relevant and useful in making an underwriting decision

Changes for NewRez Originators

The application interview process with the Borrower is basically the same. There are just a few key changes to be aware of:

- A few fields have been added to accommodate new information on the New URLA
- Declaration Questions are completely different
- Employment Start Date must be entered to avoid AUS errors
- Alimony ONLY is no longer to be added to the Liabilities. Instead, paid Alimony is to be added in Other Income as a negative number. This is due to AUS issues and has nothing to do with EPIC.
- Additional Borrower Form will print at NewRez for Joint Credit Borrowers only (most of the time, it's spouses)

Legacy Applications

App – means we have an Application Date

1. Apps up to 2/28/2021 - No change to anything, close by 12/2022
2. PreQuals prior to 3/1 will be archived. Loan Originators will have to Copy Loan to create a new loan for this prequal to feed to new URLA
 - a. JV LO's – have the ability to do this on their own
 - b. DTC MC's – must call the IT Service Desk, option 5, for assistance to Copy Loan
3. PreQual and Apps started after 3/1 – NEW URLA

New URLA Overview

FNMA Form 1003 / FHLMC Form 65

Form numbers remain the same and will be visible in the footer of all pages in the new URLA:

Borrower Name: _____
Uniform Residential Loan Application
Freddie Mac Form 65 • Fannie Mae Form 1003

Section 1: Borrower Information:

This section addresses the customer's personal information and their employment and/or income being considered to qualify for the loan. The option to indicate "Does not apply" is new for some sections.

To be completed by the Lender:
Lender Loan No./Universal Loan Identifier _____ Agency Case No. _____

Uniform Residential Loan Application

Verify and complete the information on this application. If you are applying for this loan with others, each additional Borrower must provide information as directed by your Lender.

Section 1: Borrower 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.

1a. 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)
Type of Credit <input type="radio"/> I am applying for individual credit. <input type="radio"/> I am applying for joint credit. Total Number of Borrowers: _____ Each Borrower intends to apply for joint credit. Your initials: _____	Date of Birth (mm/dd/yyyy) _____ Citizenship <input type="radio"/> U.S. Citizen <input type="radio"/> Permanent Resident Alien <input type="radio"/> Non-Permanent Resident Alien	List Name(s) of Other Borrower(s) Applying for this Loan (First, Middle, Last, Suffix) – Use a separator between names _____
Marital Status <input type="radio"/> Married <input type="radio"/> Separated <input type="radio"/> Unmarried (Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)	Dependents (not listed by another Borrower) Number _____ Ages _____	Contact Information Home Phone () _____ - _____ Cell Phone () _____ - _____ Work Phone () _____ - _____ Ext. _____ Email _____

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 _____

1b. Current Employment/Self-Employment and Income

☐ Does not apply

Employer or Business Name _____ Phone () _____ - _____ Street _____ Unit # _____ City _____ State _____ ZIP _____ Country _____	Gross Monthly Income Base \$ _____ /month Overtime \$ _____ /month Bonus \$ _____ /month Commission \$ _____ /month Military Entitlements \$ _____ /month Other \$ _____ /month TOTAL \$ _____ 0.00/month
Position or Title _____ Start Date ____ / ____ / ____ (mm/dd/yyyy) How long in this line of work? _____ Years _____ Months	Check if this statement applies: <input type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to the transaction. <input type="checkbox"/> Check if you are the Business Owner or Self-Employed <input type="radio"/> I have an ownership share of less than 25% Monthly Income (or Loss) \$ _____ <input type="radio"/> I have an ownership share of 25% or more.

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Citizenship selection relocated from Declarations section

New! Type of Credit and List of Other Borrower(s) – identifies individual or joint credit application

New! Contact Information – Cell Phone and Email address

New! Address/Housing Fields

- Country only required when non-US address
- No primary housing expense – only select if not obligated to pay rent/ live with relatives

New Employment fields! Enter the sum of Military Entitlement received for Active, Reserve or National Guard duty, excluding Base pay

- For example, Basic Allowance for Subsistence (BAS), Basic Allowance for Housing (BAH), and other military entitlements shown on the Leave and Earnings Statement (LES)



1c. IF APPLICABLE, Complete Information for Additional Employment/Self-Employment and Income

☐ Does not apply

Employer or Business Name _____ Phone (____) ____ - ____		Gross Monthly Income Base \$ _____ /month Overtime \$ _____ /month Bonus \$ _____ /month Commission \$ _____ /month Military Entitlements \$ _____ /month Other \$ _____ /month TOTAL \$ _____ 0.00/month
Street _____ Unit # _____		
City _____ State _____ ZIP _____	Country _____	
Position or Title _____		
Start Date ____ / ____ / ____ (mm/dd/yyyy)		Check if this statement applies: <input type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to the transaction.
How long in this line of work? ____ Years ____ Months		
<input type="checkbox"/> Check if you are the Business Owner or Self-Employed		Monthly Income (or Loss) \$ _____
<input type="radio"/> I have an ownership share of less than 25%. <input type="radio"/> I have an ownership share of 25% or more.		

1d. 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.

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

1e. Income from Other Sources

☐ Does not apply

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

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

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
<input type="checkbox"/> _____	\$ _____
<input type="checkbox"/> _____	\$ _____
<input type="checkbox"/> _____	\$ _____
Provide TOTAL Amount Here	\$ 0.00

Income from Other Sources features expanded list

Additional Borrowers:

For an application with more than one borrower, the new URLA format will require all borrowers to complete their own form. If a borrower is applying jointly, the co-borrower(s) have the option to complete an URLA or an URLA-Additional Borrower form.

What is the URLA-Additional Borrower Form?

The purpose of this new form is to:

- Reduce duplicate information.
- Provide choice – co-borrower(s) can include their financial and loan information on the borrowers URLA form **or** complete the URLA-Additional Borrower form.
- If a co-borrower chooses to complete the URLA-Additional Borrower form, **they must enter the primary borrower's name in Section 2, 3 & 4 to indicate this information is reported on the borrower's URLA**

Section 2: Financial Information — Assets and Liabilities.

My information for Section 2 is listed on the Uniform Residential Loan Application with _____
(insert name of Borrower)

Section 3: Financial Information — Real Estate.

My information for Section 3 is listed on the Uniform Residential Loan Application with _____
(insert name of Borrower)

Section 4: Loan and Property Information.

My information for Section 4 is listed on the Uniform Residential Loan Application with _____
(insert name of Borrower)

Borrower Name:

Uniform Residential Loan Application — Additional Borrower
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Using the URLA and URLA-Additional Borrower Forms Together:

The URLA and URLA-Additional Borrower forms are used together to collect information for two borrowers who have joint assets, liabilities and/or real estate information. These forms can also be used for those who do not have joint information but wish to combine their information on the application for ease of use. The following are examples of how to use the URLA and URLA-Additional Borrower forms:

One Borrower	Two Borrowers (Joint)	Two Borrowers (Individual)	Three or More Borrowers
Complete the URLA Form	<p>Complete the URLA plus the URLA-Additional Borrower form when reporting the assets, liabilities, and real estate for the additional borrower on the URLA</p> <p>OR</p> <p>Complete a separate URLA for each borrower and report joint assets, liabilities, and real estate on only one URLA; you do not need to duplicate them on more than one URLA</p> <p>OR</p> <p>In cases where borrowers are not collaborating when completing the loan application, joint assets, liabilities, and real estate may be duplicated on each URLA</p>	<p>Complete the URLA plus the URLA-Additional Borrower; report the assets, liabilities, and real estate for the additional borrower on the URLA</p> <p>OR</p> <p>Complete a separate URLA for each borrower</p>	Use any combination of URLA and URLA-Additional Borrower forms in accordance with the other examples

Section 2: Financial Information – Assets and Liabilities and Section 3: Financial Information – Real Estate:

These sections of the URLA are imperative when evaluating the creditworthiness and risk of an application. Borrowers are encouraged to fill out all assets, liability and all owned real estate regardless of how insignificant they feel it might be. The updated URLA helps borrowers identify and report pertinent information with the addition of new fields in the sections highlighted below:

Section 2: Financial Information — Assets and Liabilities. This section asks about things you own that are worth money and that you want considered to qualify for this loan. It then asks about your liabilities (or debts) that you pay each month, such as credit cards, alimony, or other expenses.

2a. Assets – Bank Accounts, Retirement, and Other Accounts You Have

Include all accounts below. Under Account Type, choose from the types listed here:

- Checking
- Savings
- Money Market
- Certificate of Deposit
- Mutual Fund
- Stocks
- Stock Options
- Bonds
- Retirement (e.g., 401k, IRA)
- Bridge Loan Proceeds
- Individual Development Account
- Trust Account
- Cash Value of Life Insurance (used for the transaction)

Account Type – use list above	Financial Institution	Account Number	Cash or Market Value
			\$
			\$
			\$
			\$
			\$
Provide TOTAL Amount Here			\$ 0.00

Expanded Account Type Categories now include liquid accounts like checking, savings, CD, stocks, bonds, 401k, etc.

2b. Other Assets and Credits You Have

☐ Does not apply

Include all other assets and credits below. Under Asset or Credit Type, choose from the types listed here:

- Assets
- Proceeds from Real Estate
- Property to be sold on or before closing
- Proceeds from Sale of Non-Real Estate Asset
- Secured Borrowed Funds
- Unsecured Borrowed Funds
- Other
- Credits
- Earnest Money
- Employer Assistance
- Lot Equity
- Relocation Funds
- Rent Credit
- Sweat Equity
- Trade Equity

Asset or Credit Type – use list above	Cash or Market Value
	\$
	\$
	\$
	\$
Provide TOTAL Amount Here	\$ 0.00

Section 2b now includes credits such as assets from sale plus credits like proceeds, earnest money, etc.

2c. Liabilities – Credit Cards, Other Debts, and Leases that You Owe

☐ Does not apply

List all liabilities below (except real estate) and include deferred payments. Under Account Type, choose from the types listed here:

- Revolving (e.g., credit cards)
- Installment (e.g., car, student, personal loans)
- Open 30-Day (balance paid monthly)
- Lease (not real estate)
- Other

Account Type – use list above	Company Name	Account Number	Unpaid Balance	To be paid off at or before closing	Monthly Payment
			\$	<input type="checkbox"/>	\$
			\$	<input type="checkbox"/>	\$
			\$	<input type="checkbox"/>	\$
			\$	<input type="checkbox"/>	\$
			\$	<input type="checkbox"/>	\$

Section 2c identifies Account types such as revolving and installment - includes check box to indicate if the liability will be paid off at or before closing

2d. Other Liabilities and Expenses

☐ Does not apply

Include all other liabilities and expenses below. Choose from the types listed here:

- Alimony
- Child Support
- Separate Maintenance
- Job Related Expenses
- Other

	Monthly Payment
	\$
	\$
	\$

Section 2d identifies Account types such as alimony, child support, separate maintenance, job related expenses, etc.

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Section 3: Financial Information — Real Estate.

This section asks you to list all properties you currently own and what you owe on them. ☐ I do not own any real estate

3a. Property You Own

If you are refinancing, list the property you are refinancing FIRST.

Address		Street	City	State	ZIP	Unit #	Country
Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. if not included in Monthly Mortgage Payment	For 2-4 Unit Primary or Investment Property			
				Monthly Rental Income	For LENDER to calculate: Net Monthly Rental Income		
\$			\$	\$	\$		

Mortgage Loans on this Property ☐ Does not apply

Creditor Name	Account Number	Monthly Mortgage Payment	Unpaid Balance	To be paid off at or before closing	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit (if applicable)
		\$	\$	<input type="checkbox"/>		\$
		\$	\$	<input type="checkbox"/>		\$

Complete section 3b for each Property Owned and the debts associated with that property - new fields to indicate if debt is to be paid off and the type of debt

3b. IF APPLICABLE, Complete Information for Additional Property

☐ Does not apply

Address		Street	City	State	ZIP	Unit #	Country
Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. if not included in Monthly Mortgage Payment	For 2-4 Unit Primary or Investment Property			
				Monthly Rental Income	For LENDER to calculate: Net Monthly Rental Income		
\$			\$	\$	\$		

Mortgage Loans on this Property ☐ Does not apply

Creditor Name	Account Number	Monthly Mortgage Payment	Unpaid Balance	To be paid off at or before closing	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit (if applicable)
		\$	\$	<input type="checkbox"/>		\$
		\$	\$	<input type="checkbox"/>		\$

3c. IF APPLICABLE, Complete Information for Additional Property

☐ Does not apply

Address		Street	City	State	ZIP	Unit #	Country
Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. if not included in Monthly Mortgage Payment	For 2-4 Unit Primary or Investment Property			
				Monthly Rental Income	For LENDER to calculate: Net Monthly Rental Income		
\$			\$	\$	\$		

Mortgage Loans on this Property ☐ Does not apply

Creditor Name	Account Number	Monthly Mortgage Payment	Unpaid Balance	To be paid off at or before closing	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit (if applicable)
		\$	\$	<input type="checkbox"/>		\$
		\$	\$	<input type="checkbox"/>		\$

Section 3b and 3c to be completed if additional property is owned

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Section 4: Loan and Property Information and Section 5: Declarations and Section 6: Acknowledgements and Agreements:

The updates made to these sections provide more opportunity for borrowers to clearly list loan and property details, answer questions about the property and finances for the loan, and features a new signature page.

Section 4: Loan and Property Information. This section asks about the loan's purpose and the property you want to purchase or refinance.

4a. Loan and Property Information

Loan Amount \$ _____ Loan Purpose ☐ Purchase ☐ Refinance ☐ Other (specify) _____

Property Address Street _____ Unit # _____
City _____ State _____ ZIP _____ County _____

Number of Units _____ Property Value \$ _____

Occupancy ☐ Primary Residence ☐ Second Home ☐ Investment Property **FHA Secondary Residence ☐**

1. Mixed-Use Property. If you will occupy the property, will you set aside space within the property to operate your own business? (e.g., daycare facility, medical office, beauty/barber shop) ☐ NO ☐ YES

2. Manufactured Home. Is the property a manufactured home? (e.g., a factory built dwelling built on a permanent chassis) ☐ NO ☐ YES

4a. New Occupancy Question gives borrowers the ability to identify an FHA Secondary Residence scenario

4a. Property types - new questions regarding mixed use and manufactured homes

4b. Other New Mortgage Loans on the Property You are Buying or Refinancing

☐ Does not apply

Creditor Name	Lien Type	Monthly Payment	Loan Amount/ Amount to be Drawn	Credit Limit (if applicable)
	<input type="radio"/> First Lien <input type="radio"/> Subordinate Lien	\$ _____	\$ _____	\$ _____
	<input type="radio"/> First Lien <input type="radio"/> Subordinate Lien	\$ _____	\$ _____	\$ _____

4b. Other mortgages to be disclosed associated with the transaction - cleaner way to identify multiple liens on one property

4c. Rental Income on the Property You Want to Purchase

For Purchase Only

☐ Does not apply

Complete if the property is a 2-4 Unit Primary Residence or an Investment Property	Amount
Expected Monthly Rental Income	\$ _____
For LENDER to calculate: Expected Net Monthly Rental Income	\$ _____

4c. For purchase only transactions when 2-4 unit or investment property - the expected monthly rental income

4d. Gifts or Grants You Have Been Given or Will Receive for this Loan

☐ Does not apply

Include all gifts and grants below. Under Source, choose from the sources listed here:

• Community Nonprofit • Federal Agency • Relative • State Agency • Lender
• Employer • Local Agency • Religious Nonprofit • Unmarried Partner • Other

Asset Type: Cash Gift, Gift of Equity, Grant	Deposited/Not Deposited	Source - use list above	Cash or Market Value
	<input type="radio"/> Deposited <input type="radio"/> Not Deposited		\$ _____
	<input type="radio"/> Deposited <input type="radio"/> Not Deposited		\$ _____

4d. New section for Gifts and Grants and if the funds have been deposited at time of application

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Section 5: Declarations. This section asks you specific questions about the property, your funding, and your past financial history.

5a. About this Property and Your Money for this Loan

A. 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="radio"/> NO <input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> YES _____ _____
B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?	<input type="radio"/> NO <input type="radio"/> YES
C. 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="radio"/> NO <input type="radio"/> YES \$ _____
D. 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="radio"/> NO <input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> YES
E. 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="radio"/> NO <input type="radio"/> YES

5a. New declaration questions A-E related to the transaction that will help with underwriting the loan



Section 6: Acknowledgments and Agreements. This section tells you about your legal obligations when you sign this application.

Acknowledgments and Agreements

Definitions:

- "Lender" includes the Lender's agents, service providers, and any of their successors and assigns.
- "Other Loan Participants" includes (i) any actual or potential owners of a loan resulting from this application (the "Loan"), (ii) acquirers of any beneficial or other interest in the Loan, (iii) any mortgage insurer, (iv) any guarantor, (v) any servicer of the Loan, and (vi) any of these parties' service providers, successors or assigns.

I agree to, acknowledge, and represent the following:

(1) The Complete Information for this Application

- The information I have provided in this application is true, accurate, and complete as of the date I signed this application.
- If the information I submitted changes or I have new information before closing of the Loan, I must change and supplement this application, including providing any updated/supplemented real estate sales contract.
- For purchase transactions: The terms and conditions of any real estate sales contract signed by me in connection with this application are true, accurate, and complete to the best of my knowledge and belief. I have not entered into any other agreement, written or oral, in connection with this real estate transaction.
- The Lender and Other Loan Participants may rely on the information contained in the application before and after closing of the Loan.
- Any intentional or negligent misrepresentation of information may result in the imposition of:
 - (a) civil liability on me, including monetary damages, if a person suffers any loss because the person relied on any misrepresentation that I have made on this application, and/or
 - (b) criminal penalties on me including, but not limited to, fine or imprisonment or both under the provisions of Federal law (18 U.S.C. §§ 1001 et seq.).

(2) The Property's Security

The Loan I have applied for in this application will be secured by a mortgage or deed of trust which provides the Lender a security interest in the property described in this application.

(3) The Property's Appraisal, Value, and Condition

- Any appraisal or value of the property obtained by the Lender is for use by the Lender and Other Loan Participants.
- The Lender and Other Loan Participants have not made any representation or warranty, express or implied, to me about the property, its condition, or its value.

(4) Electronic Records and Signatures

- The Lender and Other Loan Participants may keep any paper record and/or electronic record of this application, whether or not the Loan is approved.

- If this application is created as (or converted into) an "electronic application", I consent to the use of "electronic records" and "electronic signatures" as the terms are defined in and governed by applicable Federal and/or state electronic transactions laws.
- I intend to sign and have signed this application either using my:
 - (a) electronic signature; or
 - (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.
- I agree that the application, if delivered or transmitted to the Lender or Other Loan Participants as an electronic record with my electronic signature, will be as effective and enforceable as a paper application signed by me in writing.

(5) Delinquency

- The Lender and Other Loan Participants may report information about my account to credit bureaus. Late payments, missed payments, or other defaults on my account may be reflected in my credit report and will likely affect my credit score.
- If I have trouble making my payments I understand that I may contact a HUD-approved housing counseling organization for advice about actions I can take to meet my mortgage obligations.

(6) Authorization for Use and Sharing of Information

By signing below, in addition to the representations and agreements made above, I expressly authorize the Lender and Other Loan Participants to obtain, use, and share with each other (i) the loan application and related loan information and documentation, (ii) a consumer credit report on me, and (iii) my tax return information, as necessary to perform the actions listed below, for so long as they have an interest in my loan or its servicing:

- (a) process and underwrite my loan;
- (b) verify any data contained in my consumer credit report, my loan application and other information supporting my loan application;
- (c) inform credit and investment decisions by the Lender and Other Loan Participants;
- (d) perform audit, quality control, and legal compliance analysis and reviews;
- (e) perform analysis and modeling for risk assessments;
- (f) monitor the account for this loan for potential delinquencies and determine any assistance that may be available to me; and
- (g) other actions permissible under applicable law.

Section 6. New signature page for the URLA

Borrower Signature _____ Date (mm/dd/yyyy) ____/____/____

Additional Borrower Signature _____ Date (mm/dd/yyyy) ____/____/____

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Section 7: Military Service and Section 8: Demographic Information:

Section 7: Military Service. This section asks questions about your (or your deceased spouse's) military service.

Military Service of Borrower

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

7. To be completed by borrowers with military service

Section 8: Demographic Information. This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Ethnicity: Check one or more

- ☐ Hispanic or Latino
- ☐ Mexican ☐ Puerto Rican ☐ Cuban
- ☐ Other Hispanic or Latino – Print origin:

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

- ☐ Not Hispanic or Latino
- ☐ I do not wish to provide this information

Sex

- ☐ Female
- ☐ Male
- ☐ I do not wish to provide this information

Race: Check one or more

- ☐ American Indian or Alaska Native – Print name of enrolled or principal tribe:

- ☐ Asian
- ☐ Asian Indian ☐ Chinese ☐ Filipino
- ☐ Japanese ☐ Korean ☐ Vietnamese
- ☐ Other Asian – Print race:

For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.

- ☐ Black or African American
- ☐ Native Hawaiian or Other Pacific Islander
- ☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan
- ☐ Other Pacific Islander – Print race:

For example: Fijian, Tongan, and so on.

- ☐ White
- ☐ I do not wish to provide this information

8. No changes - this section mirrors the current Demographic Information Addendum.

To Be Completed by Financial Institution (for application taken in person):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES
- Was the sex of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES
- Was the race of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES

The Demographic Information was provided through:

- ☐ Face-to-Face Interview (includes Electronic Media w/ Video Component) ☐ Telephone Interview ☐ Fax or Mail ☐ Email or Internet

Section 9: Loan Originator Information:

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Section 9: Loan Originator Information. To be completed by your **Loan Originator**.

Loan Originator Information

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) ____ / ____ / ____

9. No changes -
contains MLO
information that will
be auto-populated