

McLean Mortgage Corporation

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 <input type="checkbox"/> VA <input type="checkbox"/> Conventional <input type="checkbox"/> Other (explain): Applied for: <input checked="" type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service	Agency Case Number	Lender Case Number
Amount \$	Interest Rate %	No. of Months 360
Amortization <input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): Type: <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):		

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: <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	Property will be: <input checked="" 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 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 \$
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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)
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Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)

III. BORROWER INFORMATION

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

IV. EMPLOYMENT INFORMATION

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

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VI. ASSETS AND LIABILITIES (cont.)

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)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
Totals		\$	\$	\$	\$	\$	\$

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

Alternate Name _____ Creditor Name _____ Account Number _____

VII. DETAILS OF TRANSACTION

a. Purchase Price	\$			Borrower	Co-Borrower
b. Alterations, improvements, repairs	\$			Yes	No
c. Land (if acquired separately)				Yes	No
d. Refinance (incl. debts to be paid off)				Yes	No
e. Estimated prepaid items				Yes	No
f. Estimated closing costs	1,335.94			Yes	No
g. PMI, MIP, Funding Fee				Yes	No
h. Discount (if Borrower will pay)				Yes	No
i. Total costs (add items a through h)	1,335.94			Yes	No
j. Subordinate financing				Yes	No
k. Borrower's closing costs paid by Seller				Yes	No
l. Other Credits (explain)				Yes	No
m. Loan amount (exclude PMI, MIP, Funding Fee financed)				Yes	No
n. PMI, MIP, Funding Fee financed				Yes	No
o. Loan amount (add m & n)				Yes	No
p. Cash from / to Borrower (subtract j, k, l & o from l)	1,335.94			Yes	No

VIII. DECLARATIONS

If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.	Borrower	Co-Borrower
a. Are there any outstanding judgments against you?	Yes	No
b. Have you been declared bankrupt within the past 7 years?	Yes	No
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	Yes	No
d. Are you a party to a lawsuit?	Yes	No
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such items 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 VA case number, if any, and reasons for the action.)	Yes	No
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.	Yes	No
g. Are you obligated to pay alimony, child support, or separate maintenance?	Yes	No
h. Is any part of the down payment borrowed?	Yes	No
i. Are you a co-maker or endorser on a note? -----	Yes	No
j. Are you a U.S. citizen?	Yes	No
k. Are you a permanent resident alien?	Yes	No
l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.	Yes	No
m. Have you had an ownership interest in a property in the last three years? (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)?	Yes	No

IX. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges, that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application or made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my signature, as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature. **Acknowledgement:** Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

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

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 encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the 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.)

BORROWER I do not wish to furnish this information. **CO-BORROWER** I do not wish to furnish this information.

Ethnicity: Hispanic or Latino Not Hispanic or Latino Hispanic or Latino Not Hispanic or Latino

Race: American Indian or Alaska native Black or African American Alaska native Asian American Indian or Alaska native Black or African American Native Hawaiian or Other Pacific Islander White Native Hawaiian or Other Pacific Islander

Sex: Female Male Female Male

To be Completed by Interviewer Interviewer's Name (print or type) _____
 Interviewer's Signature _____
 Interviewer's Phone Number (incl. area code) _____
 Interviewer's Date _____

Name and Address of Interviewer's Employer
 McLean Mortgage Corporation
 620 Green Valley Road, Suite 101
 Greensboro, NC 27408
 (P) 336-215-5597
 (F) 866-519-3860

McLean Mortgage Corporation

Continuation Sheet/Residential Loan Application

Use this continuation sheet if you need more space to complete the Residential Loan Application.	Agency Case Number:
Borrower:	Lender Case Number:
Co-Borrower:	Lender Case Number:

VI. ASSETS AND LIABILITIES			
Assets	Cash or Market Value	Liabilities	Monthly Payment & Months Left to Pay
		Name and address of Company	\$ Payment/Months \$
Acct. No.	\$	Acct. No.	
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months \$
Acct. No.	\$	Acct. No.	
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months \$
Acct. No.	\$	Acct. No.	
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months \$
Acct. No.	\$	Acct. No.	
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months \$
Acct. No.	\$	Acct. No.	
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months \$
Acct. No.	\$	Acct. No.	
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months \$
Acct. No.	\$	Acct. No.	
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months \$
Acct. No.	\$	Acct. No.	
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months \$
Acct. No.	\$	Acct. No.	
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months \$
Acct. No.	\$	Acct. No.	
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months \$
Acct. No.	\$	Acct. No.	

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

Borrower's Signature: _____ Date _____

Co-Borrower's Signature: _____ Date _____

X

