

narrative including graphs and charts and submitting reports electronically including an electronic signature. Under SLIGP 2.0, NTIA will not require that grantees provide quarterly to baseline progress comparisons and has reduced narrative reporting as compared to SLIGP 1.0 reporting requirements. NTIA has determined that grantees may include graphs and charts to complement required quarterly reporting, and electronic signatures of authorized officials are acceptable for certification purposes. While using an on-line portal may be advantageous, the limited amount and frequency of data to be collected over the duration of the SLIGP 2.0 grant period of performance and the associated costs of establishing an electronic on-line portal mechanism makes such an investment prohibitive.

The publication of this notice allows NTIA to begin the process to request OMB approval to collect information under the provisions of the Paperwork Reduction Act (44 U.S.C. Chapter 35).

*Affected Public:* State, regional, local and tribal government organizations.

*Frequency:* Quarterly.

*Respondent's Obligation:* This information collection request may be viewed at [reginfo.gov](http://reginfo.gov). Follow the instructions to view Department of Commerce collections currently under review by OMB.

Written comments and recommendations for the proposed information collection should be sent within 30 days of publication of this notice to [OIRA\\_Submission@omb.eop.gov](mailto:OIRA_Submission@omb.eop.gov) or fax to (202) 395-5806.

**Sheleen Dumas,**

*PRA Department Lead, Office of the Chief Information Officer.*

[FR Doc. 2017-25389 Filed 11-22-17; 8:45 am]

**BILLING CODE 3510-60-P**

## BUREAU OF CONSUMER FINANCIAL PROTECTION

### Final Redesigned Uniform Residential Loan Application Status Under Regulation B

**AGENCY:** Bureau of Consumer Financial Protection.

**ACTION:** Bureau official approval.

**SUMMARY:** The Bureau of Consumer Financial Protection is publishing a notice pursuant to section 706(e) of the Equal Credit Opportunity Act concerning the update of the redesigned Uniform Residential Loan Application to include an applicant language preference question.

**DATES:** This official approval is issued November 20, 2017.

#### FOR FURTHER INFORMATION CONTACT:

Marta Tanenhaus and James Wylie, Senior Counsels, Office of Regulations, Consumer Financial Protection Bureau, 1700 G Street NW., Washington, DC 20552, at 202-435-7700.

#### SUPPLEMENTARY INFORMATION:

##### I. Background

The Bureau of Consumer Financial Protection (Bureau) administers the Equal Credit Opportunity Act (ECOA), 15 U.S.C. 1691, *et seq.* and its implementing regulation, Regulation B, 12 CFR part 1002. Section 706(e) of ECOA, as amended, provides that no provision of ECOA imposing liability shall apply to any act done or omitted in good faith in conformity with any official rule, regulation, or interpretation thereof by the Bureau or in conformity with any interpretation or approval by an official or employee of the Bureau duly authorized by the Bureau to issue such an interpretation or approval. This notice (Bureau official approval) constitutes such an interpretation or approval, and therefore section 706(e) protects a creditor from civil liability under ECOA for any act done or omitted in good faith in conformity with this notice.

The Federal Home Loan Mortgage Corporation and the Federal National Mortgage Association (collectively, the Enterprises), under the conservatorship of the Federal Housing Finance Agency (FHFA), issued a revised and redesigned Uniform Residential Loan Application on August 23, 2016 (redesigned URLA). That issuance was part of the effort of these entities to update the Uniform Loan Application Dataset (ULAD) in conjunction with the redesigned URLA. Bureau staff reviewed the redesigned URLA in accordance with the request by FHFA and the Enterprises for a Bureau official approval of the redesigned URLA under ECOA and Regulation B, and the Bureau issued a Bureau official approval notice on September 23, 2016, which was published in the **Federal Register** on September 29, 2016.<sup>1</sup> That notice states that Bureau staff determined that the relevant language in the redesigned URLA is in compliance with the regulatory provisions of Regulation B § 1002.5(b) through (d), regarding requests for protected applicant-characteristic information and certain other information. The notice also recognizes that the use of the redesigned URLA by creditors is not

required under Regulation B. The notice goes on to state that a creditor that uses the redesigned URLA without any modification that would violate § 1002.5(b) through (d) would act in compliance with § 1002.5(b) through (d).

On November 17, 2017, the Enterprises, under the conservatorship of the FHFA, issued an update to the redesigned URLA that included, among other modifications, an additional question concerning an applicant's language preference (final redesigned URLA).<sup>2</sup> Bureau staff has reviewed the final redesigned URLA, including the additional language preference question, in accordance with the request by FHFA for a Bureau official approval under ECOA and Regulation B. Bureau staff specifically reviewed the question with respect to Regulation B § 1002.5(b) concerning requests for information about national origin.

##### II. Bureau Official Approval

Bureau staff has determined that the final redesigned URLA is in compliance with § 1002.5(b) through (d).<sup>3</sup> A creditor's use of the final redesigned URLA without any modification that would violate § 1002.5(b) through (d) would act in compliance with § 1002.5(b) through (d). Bureau staff has also determined that because the substance and form of section 7 of the final redesigned URLA is substantially similar to the form the Bureau provides as a model form in Regulation C, the final redesigned URLA may be used in complying with § 1002.13.<sup>4</sup> A creditor's

<sup>2</sup> See final redesigned URLA (Borrower Information, Additional Borrower, Unmarried Addendum, Lender Loan Information, Continuation Sheet, and Demographic Information Addendum) attached to this notice under Section IV. See also <https://www.fanniemae.com/singlefamily/uniform-residential-loan-application> and <http://www.freddiemac.com/singlefamily/sell/ulad.html>.

<sup>3</sup> Regulation B § 1002.5(b) provides rules concerning requests for information about race, color, religion, national origin, or sex. Section 1002.5(c) provides rules concerning requests for information about a spouse or former spouse. Section 1002.5(d) provides rules concerning requests for information regarding marital status; income from alimony, child support, or separate maintenance; and childbearing or childrearing.

<sup>4</sup> Regulation C implements the Home Mortgage Disclosure Act (HMDA). See Regulation C, 12 CFR part 1003, appendix B, Sample Data Collection Form. Effective January 1, 2018, Regulation B § 1002.13(a) comment 7 provides that, "[f]or applications subject to § 1002.13(a)(1), a creditor that collects information about the ethnicity, race, and sex of an applicant in compliance with the requirements of appendix B to 12 CFR part 1003 is acting in compliance with § 1002.13 concerning the collection of an applicant's ethnicity, race, and sex information." See Amendments to Equal Credit Opportunity Act (Regulation B) Ethnicity and Race Information Collection, 82 FR 45680, 45689 (Oct. 2, 2017).

<sup>1</sup> 81 FR 66930 (Sept. 29, 2016), <https://www.federalregister.gov/documents/2016/09/29/2016-23555/status-of-new-uniform-residential-loan-application-and-collection-of-expanded-home-mortgage>. The redesigned URLA is attached to the notice.

use of the final redesigned URLA is not required under Regulation B.

The issuance of this Bureau official approval has been duly authorized by the Director of the Bureau and provides the protection afforded under section 706(e) of ECOA.

### **III. Regulatory Requirements**

This Bureau official approval is an approval or interpretation exempt from notice and comment rulemaking requirements under the Administrative Procedure Act. *See* 5 U.S.C. 551, 553(b). Because no notice of proposed

rulemaking is required, the Regulatory Flexibility Act does not require an initial or final regulatory flexibility analysis. 5 U.S.C. 603(a), 604(a). The Bureau has determined that this notice does not impose any new or revise any existing recordkeeping, reporting, or disclosure requirements on covered entities or members of the public that would be collections of information requiring approval from the Office of Management and Budget (OMB) under the Paperwork Reduction Act, 44 U.S.C. 3501, *et seq.*

The existing information collections required by ECOA and Regulation B have been approved by OMB under OMB Control #3170-0013, and the information collections for HMDA and Regulation C are approved under OMB Control #3170-0008. The Bureau's approval of the updated redesigned URLA does not add or alter any information collections approved under either rule.

### **IV. Final Redesigned Uniform Residential Loan Application**

**BILLING CODE 4810-AM-P**

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**

<b>Name</b> (First, Middle, Last, Suffix)		<b>Social Security Number</b> _____ (or Individual Taxpayer Identification Number)	
<b>Alternate Names</b> – List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)		<b>Date of Birth</b> (mm/dd/yyyy) ____/____/____	<b>Citizenship</b> <input type="radio"/> U.S. Citizen <input type="radio"/> Permanent Resident Alien <input type="radio"/> Non-Permanent Resident Alien
<b>Type of Credit</b> <input type="radio"/> I am applying for <b>individual credit</b> . <input type="radio"/> I am applying for <b>joint credit</b> . Total Number of Borrowers: _____ Each Borrower intends to apply for joint credit. <b>Your initials:</b> _____		<b>List Name(s) of Other Borrower(s) Applying for this Loan</b> (First, Middle, Last, Suffix)	
<b>Marital Status</b> <input type="radio"/> Married <input type="radio"/> Separated <input type="radio"/> Unmarried (Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)	<b>Dependents</b> (not listed by another Borrower) Number _____ Ages _____	<b>Contact Information</b> <b>Home Phone</b> (____) _____ - _____ <b>Cell Phone</b> (____) _____ - _____ <b>Work Phone</b> (____) _____ - _____ <b>Ext.</b> _____ <b>Email</b> _____	
<b>Current Address:</b> Street _____ Unit # _____ City _____ State _____ ZIP _____ Country _____ How Long at Current Address? ____ Years ____ Months <b>Housing</b> <input type="radio"/> No primary housing expense <input type="radio"/> Own <input type="radio"/> Rent (\$ _____ /month)			
<b>If at Current Address for LESS than 2 years, list Former Address</b> <input type="checkbox"/> Does not apply Street _____ Unit # _____ City _____ State _____ ZIP _____ Country _____ How Long at Former Address? ____ Years ____ Months <b>Housing</b> <input type="radio"/> No primary housing expense <input type="radio"/> Own <input type="radio"/> Rent (\$ _____ /month)			
<b>Mailing Address</b> – if different from Current Address: <input type="checkbox"/> Does not apply Street _____ Unit # _____ City _____ State _____ ZIP _____ Country _____			
<b>Military Service</b> – Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? <input type="radio"/> NO <input type="radio"/> YES If YES, check all that apply: <input type="checkbox"/> Currently serving on active duty with projected expiration date of service/tour ____/____ (mm/yyyy) <input type="checkbox"/> Currently retired, discharged, or separated from service <input type="checkbox"/> Only period of service was as a non-activated member of the Reserve or National Guard <input type="checkbox"/> Surviving spouse			

**Language Preference** – Your loan transaction is likely to be conducted in English. This question requests information to see if communications are available to assist you in your preferred language. Please be aware that communications may NOT be available in your preferred language.

**Optional** – Mark the language you would prefer, if available:

☐ English ☐ Chinese ☐ Korean ☐ Spanish ☐ Tagalog ☐ Vietnamese ☐ Other: \_\_\_\_\_ ☐ I do not wish to respond

Your answer will NOT negatively affect your mortgage application. Your answer does not mean the Lender or Other Loan Participants agree to communicate or provide documents in your preferred language. However, it may let them assist you or direct you to persons who can assist you.

Language assistance and resources may be available through housing counseling agencies approved by the U.S. Department of Housing and Urban Development. To find a housing counseling agency, contact one of the following Federal government agencies:

- U.S. Department of Housing and Urban Development (HUD) at (800) 569-4287 or [www.hud.gov/counseling](http://www.hud.gov/counseling).
- Consumer Financial Protection Bureau (CFPB) at (855) 411-2372 or [www.consumerfinance.gov/find-a-housing-counselor](http://www.consumerfinance.gov/find-a-housing-counselor).

**1b. Current Employment/Self-Employment and Income** ☐ Does not apply

Employer or Business Name _____ Phone (____) ____-____		<b>Gross Monthly Income</b>	
Street _____		Base \$ _____/month	
City _____ State _____ ZIP _____		Overtime \$ _____/month	
Position or Title _____		Bonus \$ _____/month	
Start Date ____/____/____ (mm/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.	Commission \$ _____/month	
How long in this line of work? ____ Years ____ Months		Military Entitlements \$ _____/month	
<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%.	Other \$ _____/month	
	<input type="radio"/> I have an ownership share of 25% or more.	<b>TOTAL</b> \$ _____/month	
Monthly Income (or Loss) \$ _____			

**1c. IF APPLICABLE, Complete Information for Additional Employment/Self-Employment and Income** ☐ Does not apply

Employer or Business Name _____ Phone (____) ____-____		<b>Gross Monthly Income</b>	
Street _____		Base \$ _____/month	
City _____ State _____ ZIP _____		Overtime \$ _____/month	
Position or Title _____		Bonus \$ _____/month	
Start Date ____/____/____ (mm/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.	Commission \$ _____/month	
How long in this line of work? ____ Years ____ Months		Military Entitlements \$ _____/month	
<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%.	Other \$ _____/month	
	<input type="radio"/> I have an ownership share of 25% or more.	<b>TOTAL</b> \$ _____/month	
Monthly Income (or Loss) \$ _____			

**1d. IF APPLICABLE, Complete Information for Previous Employment/Self-Employment and Income** ☐ Does not apply

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

**Borrower Name:** \_\_\_\_\_  
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**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			\$

**2b. Other Assets You Have** ☐ Does not apply

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

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

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

**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"/>	\$

**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
	\$
	\$
	\$

**Borrower Name:**

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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 \_\_\_\_\_ Unit # \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Property Value	Status: Sold, Pending Sale, or Retained	Monthly Insurance, Taxes, Association Dues, etc. if not included in Monthly Mortgage Payment	For Investment Property Only	
			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"/>		\$ _____

**3b. IF APPLICABLE, Complete Information for Additional Property**
☐ Does not apply

**Address**

Street \_\_\_\_\_ Unit # \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Property Value	Status: Sold, Pending Sale, or Retained	Monthly Insurance, Taxes, Association Dues, etc. if not included in Monthly Mortgage Payment	For Investment Property Only	
			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 \_\_\_\_\_ Unit # \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Property Value	Status: Sold, Pending Sale, or Retained	Monthly Insurance, Taxes, Association Dues, etc. if not included in Monthly Mortgage Payment	For Investment Property Only	
			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"/>		\$ _____

**Borrower Name:**

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**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

**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	\$ _____	\$ _____	\$ _____

**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	\$ _____
<b>For LENDER to calculate:</b> Expected Net 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:

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

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		\$ _____

**Borrower Name:** \_\_\_\_\_

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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**

<b>A.</b> 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>B.</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
<b>C.</b> 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 \$ _____
<b>D.</b> 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
<b>E.</b> 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

**5b. About Your Finances**

<b>F.</b> Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?	<input type="radio"/> NO <input type="radio"/> YES
<b>G.</b> Are there any outstanding judgments against you?	<input type="radio"/> NO <input type="radio"/> YES
<b>H.</b> Are you currently delinquent or in default on a federal debt?	<input type="radio"/> NO <input type="radio"/> YES
<b>I.</b> Are you a party to a lawsuit in which you potentially have any personal financial liability?	<input type="radio"/> NO <input type="radio"/> YES
<b>J.</b> Have you conveyed title to any property in lieu of foreclosure in the past 7 years?	<input type="radio"/> NO <input type="radio"/> YES
<b>K.</b> Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due?	<input type="radio"/> NO <input type="radio"/> YES
<b>L.</b> Have you had property foreclosed upon in the last 7 years?	<input type="radio"/> NO <input type="radio"/> YES
<b>M.</b> Have you declared bankruptcy within the past 7 years? If YES, identify the type(s) of bankruptcy: <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13	<input type="radio"/> NO <input type="radio"/> YES

**Borrower Name:** \_\_\_\_\_  
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**Section 6: Acknowledgments and Agreements.** This section tells you about your legal obligations when you sign this application.

#### Acknowledgments and Agreements

I agree to, acknowledge, and represent the following statements to:

- The Lender (this includes the Lender's agents, service providers and any of their successors and assigns); AND
- Other Loan Participants (this includes any actual or potential owners of a loan resulting from this application (the "Loan"), or acquirers of any beneficial or other interest in the Loan, any mortgage insurer, guarantor, any servicers or service providers of the Loan, and any of their successors and assigns).

**By signing below, I agree to, acknowledge, and represent the following statements about:**

**(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 or any real estate sales contract, 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) Use and Sharing of Information**

I understand and acknowledge that the Lender and Other Loan Participants can obtain, use, and share the loan application, a consumer credit report, and related documentation for purposes permitted by applicable laws.

Borrower Signature \_\_\_\_\_ Date (mm/dd/yyyy) \_\_\_\_/\_\_\_\_/\_\_\_\_

Borrower Signature \_\_\_\_\_ Date (mm/dd/yyyy) \_\_\_\_/\_\_\_\_/\_\_\_\_

**Section 7: 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

**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 8: Loan Originator Information.****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) \_\_\_\_/\_\_\_\_/\_\_\_\_

**Borrower Name:**

Uniform Residential Loan Application  
Freddie Mac Form 65 • Fannie Mae Form 1003  
Effective 07/2019

To be completed by the Lender:

Lender Loan No./Universal Loan Identifier

Agency Case No.

**Uniform Residential Loan Application — Additional Borrower**

Verify and complete the information on this application 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**

<b>Name</b> (First, Middle, Last, Suffix)		<b>Social Security Number</b> _____ (or Individual Taxpayer Identification Number)	
<b>Alternate Names</b> – List any names by which you are known or any names under which credit was previously received. (First, Middle, Last, Suffix)		<b>Date of Birth</b> (mm/dd/yyyy) _____/_____/_____	<b>Citizenship</b> <input type="radio"/> U.S. Citizen <input type="radio"/> Permanent Resident Alien <input type="radio"/> Non-Permanent Resident Alien
<b>Type of Credit</b> <input type="radio"/> I am applying for <b>individual credit</b> . <input type="radio"/> I am applying for <b>joint credit</b> . Total Number of Borrowers: _____ Each Borrower intends to apply for joint credit. <b>Your initials:</b> _____		<b>List Name(s) of Other Borrower(s) Applying for this Loan</b> (First, Middle, Last, Suffix)	
<b>Marital Status</b> <input type="radio"/> Married <input type="radio"/> Separated <input type="radio"/> Unmarried (Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)	<b>Dependents</b> (not listed by another Borrower) Number _____ Ages _____	<b>Contact Information</b> <b>Home Phone</b> (____) _____-_____ <b>Cell Phone</b> (____) _____-_____ <b>Work Phone</b> (____) _____-_____ <b>Ext.</b> _____ <b>Email</b> _____	
<b>Current Address</b> Street _____ Unit # _____ City _____ State _____ ZIP _____ Country _____ How Long at Current Address? _____ Years _____ Months <b>Housing</b> <input type="radio"/> No primary housing expense <input type="radio"/> Own <input type="radio"/> Rent (\$ _____/month)			
<b>If at Current Address for LESS than 2 years, list Former Address</b> <input type="checkbox"/> Does not apply Street _____ Unit # _____ City _____ State _____ ZIP _____ Country _____ How Long at Former Address? _____ Years _____ Months <b>Housing</b> <input type="radio"/> No primary housing expense <input type="radio"/> Own <input type="radio"/> Rent (\$ _____/month)			
<b>Mailing Address</b> – if different from Current Address <input type="checkbox"/> Does not apply Street _____ Unit # _____ City _____ State _____ ZIP _____ Country _____			
<b>Military Service</b> – Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? <input type="radio"/> NO <input type="radio"/> YES If YES, check all that apply: <input type="checkbox"/> Currently serving on active duty with projected expiration date of service/tour ____/____/____ (mm/yyyy) <input type="checkbox"/> Currently retired, discharged, or separated from service <input type="checkbox"/> Only period of service was as a non-activated member of the Reserve or National Guard <input type="checkbox"/> Surviving spouse			

**Language Preference** – Your loan transaction is likely to be conducted in English. This question requests information to see if communications are available to assist you in your preferred language. Please be aware that communications may NOT be available in your preferred language.

Optional – Mark the language you would prefer, if available:

☐ English ☐ Chinese ☐ Korean ☐ Spanish ☐ Tagalog ☐ Vietnamese ☐ Other: \_\_\_\_\_ ☐ I do not wish to respond

Your answer will NOT negatively affect your mortgage application. Your answer does not mean the Lender or Other Loan Participants agree to communicate or provide documents in your preferred language. However, it may let them assist you or direct you to persons who can assist you.

Language assistance and resources may be available through housing counseling agencies approved by the U.S. Department of Housing and Urban Development. To find a housing counseling agency, contact one of the following Federal government agencies:

- U.S. Department of Housing and Urban Development (HUD) at (800) 569-4287 or [www.hud.gov/counseling](http://www.hud.gov/counseling).
- Consumer Financial Protection Bureau (CFPB) at (855) 411-2372 or [www.consumerfinance.gov/find-a-housing-counselor](http://www.consumerfinance.gov/find-a-housing-counselor).

**1b. Current Employment/Self-Employment and Income**☐ Does not apply

Employer or Business Name _____ Phone (____) ____-____		<b>Gross Monthly Income</b>	
Street _____		Base \$ _____/month	
City _____ State _____ ZIP _____		Overtime \$ _____/month	
Position or Title _____		Bonus \$ _____/month	
Start Date ____/____/____ (mm/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.	Commission \$ _____/month	
How long in this line of work? ____ Years ____ Months		Military Entitlements \$ _____/month	
<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%.	Other \$ _____/month	<b>TOTAL</b> \$ _____/month
	<input type="radio"/> I have an ownership share of 25% or more.	Monthly Income (or Loss) \$ _____	

**1c. IF APPLICABLE, Complete Information for Additional Employment/Self-Employment and Income**☐ Does not apply

Employer or Business Name _____ Phone (____) ____-____		<b>Gross Monthly Income</b>	
Street _____		Base \$ _____/month	
City _____ State _____ ZIP _____		Overtime \$ _____/month	
Position or Title _____		Bonus \$ _____/month	
Start Date ____/____/____ (mm/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.	Commission \$ _____/month	
How long in this line of work? ____ Years ____ Months		Military Entitlements \$ _____/month	
<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%.	Other \$ _____/month	<b>TOTAL</b> \$ _____/month
	<input type="radio"/> I have an ownership share of 25% or more.	Monthly Income (or Loss) \$ _____	

**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 _____	<input type="checkbox"/> Check if you were the Business Owner or Self-Employed	<b>Previous Gross Monthly Income</b> \$ _____
Street _____		
City _____ State _____ ZIP _____		
Position or Title _____		
Start Date ____/____/____ (mm/yyyy) End Date ____/____/____ (mm/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    |
| • Automobile Allowance | • Disability           | • Mortgage Credit Certificate | • Public Assistance    | • Separate Maintenance | • Benefits        |
| • Boarder Income       | • Foster Care          | • Mortgage Differential       | • Retirement           | • Social Security      | • VA Compensation |
| • Capital Gains        | • Housing or Parsonage | • Payments                    | • (e.g., Pension, IRA) | • Trust                | • Other           |

**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
_____	\$ _____
_____	\$ _____
_____	\$ _____
<b>Provide TOTAL Amount Here</b>	<b>\$ _____</b>

**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)**Borrower Name:**Uniform Residential Loan Application — Additional Borrower  
Freddie Mac Form 65 • Fannie Mae Form 1003  
Effective 07/2019

**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)

**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**

<b>A.</b> 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>B.</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
<b>C.</b> 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 \$ _____
<b>D.</b> 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
<b>E.</b> 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

**5b. About Your Finances**

<b>F.</b> Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?	<input type="radio"/> NO <input type="radio"/> YES
<b>G.</b> Are there any outstanding judgments against you?	<input type="radio"/> NO <input type="radio"/> YES
<b>H.</b> Are you currently delinquent or in default on a federal debt?	<input type="radio"/> NO <input type="radio"/> YES
<b>I.</b> Are you a party to a lawsuit in which you potentially have any personal financial liability?	<input type="radio"/> NO <input type="radio"/> YES
<b>J.</b> Have you conveyed title to any property in lieu of foreclosure in the past 7 years?	<input type="radio"/> NO <input type="radio"/> YES
<b>K.</b> Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due?	<input type="radio"/> NO <input type="radio"/> YES
<b>L.</b> Have you had property foreclosed upon in the last 7 years?	<input type="radio"/> NO <input type="radio"/> YES
<b>M.</b> Have you declared bankruptcy within the past 7 years? If YES, identify the type(s) of bankruptcy: <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13	<input type="radio"/> NO <input type="radio"/> YES

**Section 6: Acknowledgements and Agreements.**

My signature for Section 6 is on the Uniform Residential Loan Application with \_\_\_\_\_  
 (insert name of Borrower)

**Borrower Name:**

Uniform Residential Loan Application — Additional Borrower  
 Freddie Mac Form 65 • Fannie Mae Form 1003  
 Effective 07/2019

**Section 7: 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

**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 8: Loan Originator Information.****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) \_\_\_\_/\_\_\_\_/\_\_\_\_

**Borrower Name:**

Uniform Residential Loan Application — Additional Borrower

Freddie Mac Form 65 • Fannie Mae Form 1003

Effective 07/2019

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*To be completed by the Lender:*

Lender Loan No./Universal Loan Identifier \_\_\_\_\_

Agency Case No. \_\_\_\_\_

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**Uniform Residential Loan Application — Unmarried Addendum**

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**For Borrower Selecting the Unmarried Status**

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**Lenders Instructions for Using the Unmarried Addendum**

The Lender may use the Unmarried Addendum only when a Borrower selected "Unmarried" in Section 1 and the information collected is necessary to determine how State property laws directly or indirectly affecting creditworthiness apply, including ensuring clear title.

For example, the Lender may use the Unmarried Addendum when the Borrower resides in a State that recognizes civil unions, domestic partnerships, or registered reciprocal beneficiary relationships or when the property is located in such a State. "State" means any state, the District of Columbia, the Commonwealth of Puerto Rico, or any territory or possession of the United States.

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**If you selected "Unmarried" in Section 1,** is there a person who is not your legal spouse but who currently has real property rights similar to those of a legal spouse?    ☐ NO    ☐ YES

**If YES, indicate the type of relationship and the State in which the relationship was formed.** For example, indicate if you are in a civil union, domestic partnership, registered reciprocal beneficiary relationship, or other relationship recognized by the State in which you currently reside or where the property is located.

☐ Civil Union    ☐ Domestic Partnership    ☐ Registered Reciprocal Beneficiary Relationship    ☐ Other (*explain*) \_\_\_\_\_

State: \_\_\_\_\_

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**Borrower Name:** \_\_\_\_\_

Uniform Residential Loan Application — Unmarried Addendum

Freddie Mac Form 65 - Fannie Mae Form 1003

Effective 07/2019

To be completed by the Lender:

Lender Loan No./Universal Loan Identifier \_\_\_\_\_

Agency Case No. \_\_\_\_\_

**Uniform Residential Loan Application — Lender Loan Information**

This section is completed by your Lender.

**L1. Property and Loan Information****Community Property State**

- ☐ At least one borrower lives in a community property state.  
☐ The property is in a community property state.

**Transaction Detail**

- ☐ Conversion of Contract for Deed or Land Contract  
☐ Renovation  
☐ Construction-Conversion/Construction-to-Permanent  
     ☐ Single-Closing   ☐ Two-Closing

Construction/Improvement Costs \$ \_\_\_\_\_

Lot Acquired Date \_\_\_\_/\_\_\_\_/\_\_\_\_ (mm/yyyy)

Original Cost of Lot \$ \_\_\_\_\_

**Refinance Type**

- ☐ No Cash Out  
☐ Limited Cash Out  
☐ Cash Out

**Refinance Program**

- ☐ Full Documentation  
☐ Interest Rate Reduction  
☐ Streamlined without Appraisal  
☐ Other \_\_\_\_\_

**Energy Improvement**

- ☐ Mortgage loan will finance energy-related improvements.  
☐ Property is currently subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through property taxes (e.g., the Property Assessed Clean Energy program).

**Project Type**   ☐ Condominium   ☐ Cooperative   ☐ Planned Unit Development (PUD)   ☐ Property is not located in a project

**L2. Title Information**Title to the Property **Will** be Held in What Name(s): \_\_\_\_\_For Refinance: Title to the Property is **Currently** Held in What Name(s): \_\_\_\_\_**Estate Will be Held in**

- ☐ Fee Simple  
☐ Leasehold: Expiration Date \_\_\_\_/\_\_\_\_/\_\_\_\_ (mm/yyyy)

**Manner in Which Title Will be Held**

- ☐ Sole Ownership   ☐ Joint Tenancy with Right of Survivorship  
☐ Life Estate   ☐ Tenancy by the Entirety  
☐ Tenancy in Common   ☐ Other \_\_\_\_\_

**Trust Information**

- ☐ Title Will be Held by an *Inter Vivos* (Living) Trust  
☐ Title Will be Held by a Land Trust

**Indian Country Land Tenure**

- ☐ Fee Simple (On a Reservation)  
☐ Individual Trust Land (Allotted/Restricted)  
☐ Tribal Trust Land (On a Reservation)  
☐ Tribal Trust Land (Off Reservation)  
☐ Alaska Native Corporation Land

**L3. Mortgage Loan Information****Mortgage Type Applied For**

- ☐ Conventional   ☐ USDA-RD  
☐ FHA   ☐ VA   ☐ Other: \_\_\_\_\_

**Terms of Loan**

Note Rate \_\_\_\_\_ %  
 Loan Term \_\_\_\_\_ (months)

**Mortgage Lien Type**

- ☐ First Lien  
☐ Subordinate Lien

**Amortization Type**

- ☐ Fixed Rate   ☐ Other (explain): \_\_\_\_\_  
☐ Adjustable Rate

**If Adjustable Rate:**

Initial Period Prior to First Adjustment \_\_\_\_\_ (months)  
 Subsequent Adjustment Period \_\_\_\_\_ (months)

**Loan Features**

- ☐ Balloon / Balloon Term \_\_\_\_\_ (months)  
☐ Interest Only / Interest Only Term \_\_\_\_\_ (months)  
☐ Negative Amortization  
☐ Prepayment Penalty / Prepayment Penalty Term \_\_\_\_\_ (months)  
☐ Temporary Interest Rate Buydown / Initial Buydown Rate \_\_\_\_\_ %  
☐ Other (explain): \_\_\_\_\_

**Proposed Monthly Payment for Property**

First Mortgage (P & I)	\$ _____
Subordinate Lien(s) (P & I)	\$ _____
Homeowner's Insurance	\$ _____
Supplemental Property Insurance	\$ _____
Property Taxes	\$ _____
Mortgage Insurance	\$ _____
Association/Project Dues (Condo, Co-Op, PUD)	\$ _____
Other	\$ _____
<b>TOTAL</b>	<b>\$ _____</b>

**Borrower Name(s):** \_\_\_\_\_

Uniform Residential Loan Application — Lender Loan Information

Freddie Mac Form 65 - Fannie Mae Form 1003

Effective 07/2019



**L4. Qualifying the Borrower – Minimum Required Funds or Cash Back****DUE FROM BORROWER(S)**

A. Sales Contract Price	\$
B. Improvements, Renovations, and Repairs	\$
C. Land (if acquired separately)	\$
D. For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction (See Table 3a. Property You Own)	\$
E. Credit Cards and Other Debts Paid Off (See Table 2c. Liabilities — Credit Cards, Other Debts, and Leases that You Owe)	\$
F. Borrower Closing Costs (including Prepaid and Initial Escrow Payments)	\$
G. Discount Points	\$
<b>H. TOTAL DUE FROM BORROWER(s) (Total of A thru G)</b>	<b>\$</b>

**TOTAL MORTGAGE LOANS**

I. Loan Amount Loan Amount Excluding Financed Mortgage Insurance (or Mortgage Insurance Equivalent) \$ _____ Financed Mortgage Insurance (or Mortgage Insurance Equivalent) Amount \$ _____	\$
J. Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing (See Table 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing)	\$
<b>K. TOTAL MORTGAGE LOANS (Total of I and J)</b>	<b>\$</b>

**TOTAL CREDITS**

L. Seller Credits	\$
M. Other Credits	\$
<b>N. TOTAL CREDITS (Total of L and M)</b>	<b>\$</b>

**CALCULATION**

TOTAL DUE FROM BORROWER(s) (Line H)	\$
LESS TOTAL MORTGAGE LOANS (Line K) AND TOTAL CREDITS (Line N)	– \$
<b>Cash From/To the Borrower (Line H minus Line K and Line N)</b> <b>NOTE: This amount does not include reserves or other funds that may be required by the Lender to be verified.</b>	<b>\$</b>

**L5. Homeownership Education and Housing Counseling**

Housing counseling and homeownership education programs are offered by independent third parties to help the Borrower understand the rights and responsibilities of homeownership. A list of HUD-approved housing counseling agencies can be found at: [www.hud.gov](http://www.hud.gov) or [www.consumerfinance.gov](http://www.consumerfinance.gov).

Has the Borrower(s) completed homeownership education (group or web-based classes) within the last 12 months? ☐ NO ☐ YES

If YES: (1) What format was it in: (Check the most recent) ☐ Attended Workshop in Person ☐ Completed Web-Based Workshop

(2) Who provided it:

If a HUD-approved agency, provide Housing Counseling Agency ID # \_\_\_\_\_

If not a HUD-approved agency, or unsure of HUD approval,  
provide name of Housing Counseling Agency \_\_\_\_\_

(3) Date of Completion \_\_\_\_ / \_\_\_\_ mm/yyyy Borrower Name \_\_\_\_\_

Has the Borrower(s) completed housing counseling (customized counselor-to-client services) within the last 12 months? ☐ NO ☐ YES

If YES: (1) What format was it in: (Check the most recent) ☐ Face-to-Face ☐ Telephone ☐ Internet

(2) Who provided it:

If a HUD-approved agency, provide Housing Counseling Agency ID # \_\_\_\_\_

If not a HUD-approved agency, or unsure of HUD approval,  
provide name of Housing Counseling Agency \_\_\_\_\_

(3) Date of Completion \_\_\_\_ / \_\_\_\_ mm/yyyy Borrower Name \_\_\_\_\_

**Borrower Name(s):** \_\_\_\_\_

Uniform Residential Loan Application — Lender Loan Information

Freddie Mac Form 65 - Fannie Mae Form 1003

Effective 07/2019

To be completed by the Lender:

Lender Loan No./Universal Loan Identifier \_\_\_\_\_

Agency Case No. \_\_\_\_\_

**Uniform Residential Loan Application — Continuation Sheet****Continuation Sheet**

Use this continuation sheet if you need more space to complete the Uniform Residential Loan Application.

Borrower Name (First, Middle, Last, Suffix) \_\_\_\_\_

Additional Information \_\_\_\_\_

Additional Borrower Name (First, Middle, Last, Suffix) \_\_\_\_\_

Additional Information \_\_\_\_\_

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 federal law (18 U.S.C. §§ 1001 et seq.).

Borrower Signature \_\_\_\_\_

Date (mm/dd/yyyy) \_\_\_\_/\_\_\_\_/\_\_\_\_

Borrower Signature \_\_\_\_\_

Date (mm/dd/yyyy) \_\_\_\_/\_\_\_\_/\_\_\_\_

Uniform Residential Loan Application — Continuation Sheet  
Freddie Mac Form 65 • Fannie Mae Form 1003  
Effective 07/2019

**Demographic Information Addendum.** 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.

**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

**Borrower Name:** \_\_\_\_\_

Uniform Residential Loan Application

Freddie Mac Form 65 - Fannie Mae Form 1003

Revised 09/2017

Dated: November 20, 2017.

**David Silberman,**

*Acting Deputy Director of the Bureau and Associate Director, Division of Research, Markets, and Regulations, Bureau of Consumer Financial Protection.*

[FR Doc. 2017-25434 Filed 11-22-17; 8:45 am]

**BILLING CODE 4810-AM-C**

## DEPARTMENT OF DEFENSE

### Office of the Secretary

#### Reserve Forces Policy Board; Notice of Federal Advisory Committee Meeting

**AGENCY:** Under Secretary of Defense for Personnel and Readiness, Department of Defense.

**ACTION:** Notice of Federal Advisory Committee meeting.

**SUMMARY:** The Department of Defense (DoD) is publishing this notice to announce that the following Federal Advisory Committee meeting of the Reserve Forces Policy Board (RFPB) will take place.

**DATES:** The RFPB will hold a meeting on Wednesday, December 13, 2017 from 8:10 a.m. to 3:50 p.m. The portion of the meeting from 8:10 a.m. to 12:05 p.m. will be closed to the public. The portion of the meeting from 1:00 p.m. to 3:50 p.m. will be open to the public.

**ADDRESSES:** The RFPB meeting address is the Pentagon, Room 3E863, Arlington, VA.

**FOR FURTHER INFORMATION CONTACT:**

Alexander Sabol, (703) 681-0577 (Voice), 703-681-0002 (Facsimile), *Alexander.J.Sabol.Civ@Mail.Mil* (Email). Mailing address is Reserve Forces Policy Board, 5113 Leesburg Pike, Suite 601, Falls Church, VA 22041. Web site: <http://rfpb.defense.gov/>. The most up-to-date changes to the meeting agenda can be found on the Web site.

**SUPPLEMENTARY INFORMATION:** This meeting is being held under the provisions of the Federal Advisory Committee Act (FACA) of 1972 (5 U.S.C., Appendix, as amended), the Government in the Sunshine Act of 1976 (5 U.S.C. 552b, as amended), and 41 CFR 102-3.140 and 102-3.150.

**Purpose of the Meeting:** The purpose of the meeting is to obtain, review, and evaluate information related to strategies, policies, and practices designed to improve and enhance the capabilities, efficiency, and effectiveness of the Reserve Components.

**Agenda:** The RFPB will hold a meeting from 8:10 a.m. to 3:50 p.m. The portion of the meeting from 8:10 a.m. to

12:05 p.m. will be closed to the public and will consist of remarks to the RFPB from following invited speakers: The Deputy Secretary of Defense will address key national military strategy challenges facing our Nation and priorities for adapting the force and the use of the Reserve Components to accomplish these challenges. The Commander, U.S. Northern Command will discuss the readiness, availability, and use of the National Guard and Reserve within the Northern Command with their increased emphasis on the homeland security missions for the Reserve Component members. The Acting Secretary of the U.S. Army will discuss the Army's posture, status on the Report of the National Commission on the Future of the Army recommendations, and plans to adapt the Total Army to meet future challenges. The Institute for Defense Analysis (IDA) will brief the findings of the current IDA study on the Reserve Components performance during Operation Enduring Freedom. Major General Sheila Zuehlke, USAFR (Retired), Subcommittee on Enhancing DoD's Role in the Homeland Board Member and RADML David Dermanelian, USCG, J7, Director, Exercises and Training, USCYBERCOM will discuss the USCYBERCOM's Service's cyber training and certification program, and the use of the National Guard and Reserve to meet the cyber threats. The portion of the meeting from 1:00 p.m. to 3:50 p.m. will be open to the public and will consist of briefings from the following: The Chief of the Air Force Reserve will discuss the Air Force Reserve goals, readiness objectives, and challenges for the "Operational Reserve" as part of the Total Force. The Adjutant General of Texas National Guard and the Director of the Joint Staff, Joint Force Headquarters of Texas National Guard will discuss the recent Texas domestic operations involving the Texas National Guard during Hurricane Harvey. The National Chair, Employer Support of the Guard and Reserve will discuss the Employer Support of the Guard and Reserve's mission of facilitating and promoting a cooperative culture of employer support for National Guard and Reserve. The Chair of the RFPB's Subcommittee on Supporting & Sustaining Reserve Component Personnel will present to the RFPB the subcommittee's proposed recommendations to the Secretary of Defense concerning the OUSD P&R Duty Status Reform proposal and the co-sponsored National Guard Bureau's and OASD Manpower & Reserve Affairs

Reserve Integration's study on the Reserve Component Travel Pay.

**Meeting Accessibility:** Pursuant to section 10(a)(1) of the FACA and 41 CFR 102-3.140 through 102-3.165, and subject to the availability of space, the meeting is open to the public from 1:00 p.m. to 3:50 p.m. Seating is on a first-come, first-served basis. All members of the public who wish to attend the public meeting must contact Mr. Alex Sabol, the Designated Federal Officer, no later than 12:00 p.m. on Tuesday, December 12, 2017, as listed in the **FOR FURTHER INFORMATION CONTACT** section to make arrangements for a Pentagon escort, if necessary. Public attendees requiring escort should arrive at the Pentagon Metro Entrance at 12:30 p.m. to provide sufficient time to complete security screening to attend the beginning of the Open Meeting at 1:00 p.m. on December 13. To complete the security screening, please be prepared to present two forms of identification. One must be a picture identification card. In accordance with section 10(d) of the FACA, 5 U.S.C. 552b(c), and 41 CFR 102-3.155, the DoD has determined that the portion of this meeting scheduled to occur from 8:10 a.m. to 12:05 p.m. will be closed to the public. Specifically, the Under Secretary of Defense (Personnel and Readiness), in coordination with the Department of Defense FACA Attorney, has determined in writing that this portion of the meeting will be closed to the public because it is likely to disclose classified matters covered by 5 U.S.C. 552b(c)(1).

**Written Statements:** Pursuant to section 10(a)(3) of the FACA and 41 CFR 102-3.105(j) and 102-3.140, interested persons may submit written statements to the RFPB about its approved agenda or at any time on the RFPB's mission. Written statements should be submitted to the RFPB's Designated Federal Officer at the address, email, or facsimile number listed in the **FOR FURTHER INFORMATION CONTACT** section. If statements pertain to a specific topic being discussed at the planned meeting, then these statements must be submitted no later than five (5) business days prior to the meeting in question. Written statements received after this date may not be provided to or considered by the RFPB until its next meeting. The Designated Federal Officer will review all timely submitted written statements and provide copies to all the RFPB members before the meeting that is the subject of this notice. Please note that since the RFPB operates under the provisions of the FACA, all submitted comments and public presentations will be treated as public documents and will be made available for public inspection,