

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse will not be used as a basis for loan qualification, but his or her liabilities must be considered because the Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community state as a basis for repayment of the loan.

I. TYPE OF MORTGAGE AND TERMS OF LOAN

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

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP)		No. of Units
Legal Description of Subject Property (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 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)
	\$	\$
	\$	\$
	\$	\$
Complete this line if this is a refinance loan.		
Year Acquired	Original Cost	Amount Existing Liens
		Purpose of Refinance
		Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made
	\$	Cost: \$
Title will be held in what Name(s)		Manner in which Title will be held
Source of Down Payment, Settlement Changes and/or Subordinate Financing (explain)		Estate will be held in: <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)

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

Borrower	Co-Borrower
Name & Address of Employer <input type="checkbox"/> Self Employed	Name & Address of Employer <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)
<i>If employed in current position for less than two years or if currently employed in more than one position, complete the following:</i>	
Name & Address of Employer <input type="checkbox"/> Self Employed	Name & Address of Employer <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 <input type="checkbox"/> Self Employed	Name & Address of Employer <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)

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$	\$	\$	Rent	\$	
Overtime				First Mortgage (P&I)		\$
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowners Assn. Dues		
				Other:		
Total	\$	\$	\$	Total	\$	\$

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

Describe Other Income *Notice:* Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C	Monthly Amount
	\$

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a spouse, this Statement and supporting schedules must be completed about that spouse also.

Completed Jointly Not Jointly

ASSETS	Cash or Market Value	LIABILITIES and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.	
		LIABILITIES	Monthly Payment & Months Left to Pay
		Name and address of Company	Unpaid Balance
Cash deposit toward purchase held by: \$			
<i>List checking and savings accounts below</i>			
Name and address of Bank, S&L, or Credit Union			
Acct. no.	\$		
Name and address of Bank, S&L, or Credit Union			
Acct. no.	\$		
Name and address of Bank, S&L, or Credit Union			
Acct. no.	\$		
Name and address of Bank, S&L, or Credit Union			
Acct. no.	\$		
Name and address of Bank, S&L, or Credit Union			
Acct. no.	\$		
Stocks & Bonds (Company name/number & description)	\$		
Life insurance net cash value	\$		
Face amount: \$			
Subtotal Liquid Assets	\$		
Real estate owned (enter market value from schedule of real estate owned)	\$		
Vested interest in retirement fund	\$		
Net worth of business(es) owned (attach financial statement)	\$		
Automobiles owned (make and year)	\$		
Other Assets (itemize)	\$		
		Alimony/Child Support/Separate Maintenance Payments Owed to:	
		Job-Related Expense (child care, union dues, etc.)	
		Total Monthly Payments	\$
Total Assets a.	\$	Net Worth (a minus b)	\$
		Total Liabilities b.	\$

Continuation Sheet/Residential Loan Application

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark **B** for Borrower or **C** for Co-Borrower.

Borrower:	Agency Case Number:
Co-Borrower:	Lender Case Number:

AUTHORIZATION

I/We have applied to JAMES B. NUTTER & COMPANY for a mortgage loan and in connection therewith, hereby authorize the release of information to verify the information therein with my/our:

- Employer(s), present or past Depository institutions as to deposits and liabilities.
- Creditors as to liabilities and payment history.
- Any other persons or institutions shown therein who, in the sole judgement of JAMES B. NUTTER & COMPANY, may have relevant information.

X _____

Date: _____

X _____

THE FOLLOWING DOCUMENTS ARE REQUESTED FOR PROCESSING:

Please call Rick Laughrey at 816-531-2345 ext 6225 if any documents cannot be obtained.
They may not be necessary in your situation.

INCOME

- ◇ Copy of last 2 years W2's and 2 current paycheck stubs.
- ◇ If self-employed (own more than 25% of the business), receive income on a commission basis, or from rental property. Copies of last two years tax returns **with original signature(s)** above photocopied signature(s).

ASSETS

- ◇ Copy of 2 recent bank statements on all accounts including checking, savings, and CD's.
- ◇ Copy of most recent retirement savings plans. (i.e. 401K, 403B, TSP, and IRA's)
- ◇ Complete address(es) and loan information on all other real estate owned. (Including tax return if schedule "E" is filed).

PERSONAL

- ◇ Copy of complete bankruptcy including discharge if bankruptcy was filed within last ten years.
- ◇ Please contact you insurance agent to get a quote on the new insurance premium.

As a service from James B. Nutter & Company, there is no charge for Pre-Qualifying.

If you have any questions concerning this form or your loan application, please contact your loan officer: Rick Laughrey 816-531-2345 ext. 6225 Fax is 816-756-2349. Mailing address is: James B. Nutter and Company, 4153 Broadway, Kansas City MO 64111. You may also e-mail to: rlaughrey@jbnutter.com

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	/ /	X	/ /