

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****Name** (First, Middle, Last, Suffix) _____**Social Security Number** _____

(or Individual Taxpayer Identification Number)

Alternate Names - List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix) _____**Date of Birth**
(mm/dd/yyyy) _____**Citizenship**

- ☐ U.S. Citizen
☐ Permanent Resident Alien
☐ Non-Permanent Resident Alien

Type of Credit

- ☐ I am applying for **individual credit**.
☐ I am applying for **joint credit**. Total Number of Borrowers: _____
 Each Borrower intends to apply for joint credit. **Your initials:** _____

List Name(s) of Other Borrower(s) Applying for this Loan

(First, Middle, Last, Suffix) - Use a separator between names

Marital Status

- ☐ Married
☐ Separated
☐ Unmarried

(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)

Dependents (not listed by another Borrower)

Number _____

Ages _____

Contact Information**Home** Phone _____**Cell** Phone _____**Work** Phone _____ **Ext.** _____**Email** _____**Current Address**

Street _____ Unit # _____

City _____ State _____ ZIP _____ Country _____

How Long at Current Address? _____ Years _____ Months **Housing** ☐ No primary housing expense ☐ Own ☐ Rent (\$ _____ /month)**If at Current Address for LESS than 2 years, list Former Address** ☒ **Does not apply**

Street _____ Unit # _____

City _____ State _____ ZIP _____ Country _____

How Long at Former Address? _____ Years _____ Months **Housing** ☐ No primary housing expense ☐ Own ☐ Rent (\$ _____ /month)**Mailing Address - if different from Current Address** ☒ **Does not apply**

Street _____ Unit # _____

City _____ State _____ ZIP _____ Country _____

1b. Current Employment/Self-Employment and Income☒ **Does not apply****Employer or Business Name** _____

Phone _____

Street _____ Unit # _____

City _____ State _____ ZIP _____ Country _____

Position or Title _____**Start Date** _____ (mm/dd/yyyy)

How long in this line of work? _____ Years _____ Months

Check if this statement applies:

- ☐ I am employed by a family member, property seller, real estate agent, or other party to the transaction.

☐ **Check if you are the Business Owner or Self-Employed** ☐ I have an ownership share of less than 25%. **Monthly Income (or Loss)**☐ I have an ownership share of 25% or more. \$ _____**Gross Monthly Income**

Base \$ _____ /month

Overtime \$ _____ /month

Bonus \$ _____ /month

Commission \$ _____ /month

Military Entitlements \$ _____ /month

Other \$ _____ /month

TOTAL \$ _____ / month

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

Employer or Business Name _____ Phone _____

Street _____ Unit # _____

City _____ State _____ ZIP _____ Country _____

Position or Title _____

Start Date _____ (mm/dd/yyyy)

How long in this line of work? _____ Years _____ Months

Check if this statement applies:☐ I am employed by a family member, property seller, real estate agent, or other party to the transaction.☐ **Check if you are the Business Owner or Self-Employed** ☐ I have an ownership share of less than 25%. **Monthly Income (or Loss)** \$ _____ ☐ I have an ownership share of 25% or more. \$ _____**Gross Monthly Income**

Base \$ _____ /month

Overtime \$ _____ /month

Bonus \$ _____ /month

Commission \$ _____ /month

Military Entitlements \$ _____ /month

Other \$ _____ /month

TOTAL \$ _____ /month**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 _____

Street _____ Unit # _____

City _____ State _____ ZIP _____ Country _____

Position or Title _____

Start Date _____ (mm/dd/yyyy)

End Date _____ (mm/dd/yyyy)

☐ **Check if you were the Business Owner or Self-Employed****Previous Gross Monthly Income** \$ _____ /month**1e. Income from Other Sources**☒ **Does not apply**

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

- | | | | | | |
|---|---|--|---|---|--|
| <input type="checkbox"/> Alimony | <input type="checkbox"/> Child Support | <input type="checkbox"/> Interest and Dividends | <input type="checkbox"/> Notes Receivable | <input type="checkbox"/> Royalty Payments | <input type="checkbox"/> Unemployment |
| <input type="checkbox"/> Automobile Allowance | <input type="checkbox"/> Disability | <input type="checkbox"/> Mortgage Credit Certificate | <input type="checkbox"/> Public Assistance | <input type="checkbox"/> Separate Maintenance | <input type="checkbox"/> Benefits |
| <input type="checkbox"/> Boarder Income | <input type="checkbox"/> Foster Care | <input type="checkbox"/> Mortgage Differential | <input type="checkbox"/> Retirement | <input type="checkbox"/> Social Security | <input type="checkbox"/> VA Compensation |
| <input type="checkbox"/> Capital Gains | <input type="checkbox"/> Housing or Parsonage | <input type="checkbox"/> Payments | <input type="checkbox"/> (e.g., Pension, IRA) | <input type="checkbox"/> Trust | <input type="checkbox"/> 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
	\$
	\$
	\$
	\$
Provide TOTAL Amount Here	\$

Section 2: Financial Information — Assets and Liabilities.My information for section 2 is listed on the Uniform Residential Loan Application with _____
(insert name of Borrower)**Section 3: Financial Information — Real Estate.**My information for section 3 is listed on the Uniform Residential Loan Application with _____
(insert name of Borrower)**Section 4: Loan and Property Information.**My information for section 4 is listed on the Uniform Residential Loan Application with _____
(insert name of Borrower)**Borrower Name:** _____Uniform Residential Loan Application - Additional Borrower
Freddie Mac Form 65 • Fannie Mae Form 1003
Effective 1/2021

Calyx Form - URLA_2_CB.frm (11/2021)

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

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

A. Will you occupy the property as your primary residence? If YES, have you had an ownership interest in another property in the last three years? If YES, complete (1) and (2) below: (1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)? (2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	<input type="radio"/> NO <input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> YES _____ _____
B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?	<input type="radio"/> NO <input type="radio"/> YES
C. Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as seller or realtor, that you have not disclosed on this loan application? If YES, what is the amount of this money?	<input type="radio"/> NO <input type="radio"/> YES \$ _____
D. 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application? 2. Have you or will you be applying for any new credit (e.g., installment loan, credit card, etc.) on or before closing of this loan that is not disclosed on this application?	<input type="radio"/> NO <input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> YES
E. Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., the Property Assessed Clean Energy Program)?	<input type="radio"/> NO <input type="radio"/> YES

5b. About Your Finances

F. 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
G. Are there any outstanding judgments against you?	<input type="radio"/> NO <input type="radio"/> YES
H. Are you currently delinquent or in default on a Federal debt?	<input type="radio"/> NO <input type="radio"/> YES
I. Are you a party to a lawsuit in which you potentially have any personal financial liability?	<input type="radio"/> NO <input type="radio"/> YES
J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?	<input type="radio"/> NO <input type="radio"/> YES
K. 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
L. Have you had property foreclosed upon in the last 7 years?	<input type="radio"/> NO <input type="radio"/> YES
M. 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: Acknowledgments and Agreements.

My signature for section 6 is on the Uniform Residential Loan Application with _____
(insert name of Borrower)

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

Military Service of Borrower

Military Service - Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? ☐ NO ☐ YES

If YES, check all that apply:

☐ Currently serving on active duty with projected expiration date of service/tour _____ (mm/dd/yyyy)

☐ Currently retired, discharged, or separated from service

☐ Only period of service was as a non-activated member of the Reserve or National Guard

☐ Surviving Spouse

Section 8: Demographic Information.

This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

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

Ethnicity: Check one or more

- ☐ Hispanic or Latino
- ☐ Mexican ☐ Puerto Rican ☐ Cuban
- ☐ Other Hispanic or Latino - *Print Origin:* _____

For example: Argentinean, Columbian, 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 Alaskan 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 9: Loan Originator Information.

To be completed by your **Loan Originator**.

Loan Originator Information

Loan Originator Organization Name **Vida FCU c/o VARRIS, Inc.**

Address **1450 Grant Avenue, Ste. 204, Novato, CA 94945**

Loan Originator Organization NMLSR ID# **392704** State License ID# _____

Loan Originator Name _____

Loan Originator NMLSR ID# _____ State License ID# _____

Email _____ Phone _____

Signature _____ Date (mm/dd/yyyy) _____

Borrower Name: _____