



Fax completed form to (973) 808-3468

### Borrower Information Form

#### PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state & ZIP)			No. of Units	
Purpose of Loan: <input type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Refinance/Cash Out		Property will be: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment		
Year Aquired	Original Cost \$	Amount of Existing Liens \$	Purpose of Refinance	Describe Improvements Cost: \$ <input type="checkbox"/> made <input type="checkbox"/> to be made
Title will be held in what Name(s)		Manner in which Title will be held	Estate will be held in: <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold	
Escrows/Impounds <input type="checkbox"/> None <input type="checkbox"/> Hazard Insurance <input type="checkbox"/> Real Estate Taxes				
Source of Down Payment, Settlement Charges and/or Subordinate Financing(explain)				

#### 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 No.	Home Phone	Date of Birth	Yrs School	Social Security No.	Home Phone	Date of Birth	Yrs School
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents no.    ages			<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents no.    ages		
Present Address (street, city, state, ZIP)		<input type="checkbox"/> Own <input type="checkbox"/> Rent	_____ No. Yrs.	Present Address (street, city, state, ZIP)		<input type="checkbox"/> Own <input type="checkbox"/> Rent	_____ No. Yrs.
Mailing Address, if different fom Present Address				Mailing Address, if different fom Present Address			
<i>If residing at present address for less than two years, complete the following:</i>							
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.

EMPLOYMENT INFORMATION					
Borrower			Co-Borrower		
Name & Address of Employer <input type="checkbox"/> Self-employed		Yrs. on this job	Name & Address of Employer <input type="checkbox"/> Self-employed		Yrs. on this job
		Yrs. in this line of work/profession			Yrs. in this line of work/profession
Position/Title/Type of Business		Business Phone	Position/Title/Type of Business		Business Phone

*If employed in current position for less than two years or if currently employed in more than one position, complete the following:*

Name & Address of Employer <input type="checkbox"/> Self-employed		Dates (from - to)	Name & Address of Employer <input type="checkbox"/> Self-employed		Dates (from - to)
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business		Business Phone	Position/Title/Type of Business		Business Phone

Name & Address of Employer <input type="checkbox"/> Self-employed		Dates (from - to)	Name & Address of Employer <input type="checkbox"/> Self-employed		Dates (from - to)
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business		Business Phone	Position/Title/Type of Business		Business Phone

MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION					
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Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present
Base Empl. Income*	\$	\$	\$	Rent	
Overtime				First Mortgage (P&I)	\$
Bonuses				Other Finance (P&I)	
Commissions				Hazard Insurance	
Divdends/Interest				Real Estate Taxes	
Net Rental Income				Mortgage Insurance	
Other (before completeing see the notice in "describe other income," below)				Homeowner Assn. Dues	
				Other	
<b>Total</b>	\$	\$	\$	<b>Total</b>	\$

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

B/C	Describe Other Income	Monthly Amount
	<i>Notice:</i> 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.	

**FINANCIAL ASSETS**

Description	Cash or Market Value	Description	Cash or Market Value
Cash deposit toward purchase held by:	\$	Stocks & Bonds (Company name/number)	\$

**List checking, savings and retirement accounts below**

Name of Bank, S&L, or Credit Union		Name of Bank, S&L, or Credit Union	
Account Number	\$	Account Number	\$
Name of Bank, S&L, or Credit Union		Name of Bank, S&L, or Credit Union	
Account Number	\$	Account Number	\$

**REAL ESTATE OWNED**

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgage & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
	Totals	\$	\$	\$	\$	\$	\$

**DECLARATIONS**

	Borrower		Co-Borrower	
	Yes	No	Yes	No
a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Are you party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Are you a co-maker or endorser of a note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. <b>Do you intend to occupy the property as your primary residence?</b> If "Yes" complete question m below.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Have you had ownership interest in a property in the last three years? (1) What type of property did you own - principal residence (PR), second home(SH), or investment property (IP)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(2) How did you hold title to the home - solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**INFORMATION FOR GOVERNMENT MONITORING PURPOSES**

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may discriminate neither on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

<b>Borrower</b> <input type="checkbox"/> I do not wish to furnish this information	<b>Co-Borrower</b> <input type="checkbox"/> I do not wish to furnish this information
<b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	<b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
<b>Race:</b> <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	<b>Race:</b> <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
<b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male	<b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male