

## HATBORO FEDERAL SAVINGS

229 South York Road  
Hatboro, PA 19040  
(215) – 675-4424  
(215) – 675-1690 (Fax)



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### FACSIMILE TRANSMITTAL SHEET

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TO: LENDING DEPT. - PURCHASE/REFINANCE

FROM:

COMPANY: **HATBORO FEDERAL SAVINGS**

DATE:

FAX NUMBER: **215-675-1690**

TOTAL # OF PAGES:

PHONE NUMBER: 215-675-4424

RE:

NOTES/COMMENTS:

Please print the attached documents for your loan application. Complete any necessary fields, sign, and return them to us, along with the required documentation items that are listed below. You may drop off your application at any of our branch offices or fax them back to Hatboro Federal Savings using this cover letter.

### **REQUIRED DOCUMENTATION FOR MORTGAGE LOAN APPLICATION**

- Paystubs (Copy of Two Most Recent)
- W-2's (Copy of Two Most Recent)
- Statements for All Asset Accounts (Copy of Last Two Statements)
- Homeowner's Insurance Declaration Page
- Driver's License
- Agreement of Sale for Home Being Purchased – *if applicable*
- Listing Contract for Home Being Sold – *if applicable*
- Federal Tax Return (Copy of Two Most Recent) – *Self Employed Borrowers or Borrowers with Rental Income only*

### **For Non-Owner Occupied Properties, please provide:**

- Federal Tax Returns (Copy of Two Most Recent), W-2's (Copy of Two Most Recent), 2 Paystubs (Copy of Two Most Recent), Rent Roll, and Personal Financial Statement.

# Uniform Residential Loan Application

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

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Co-Borrower

## I. TYPE OF MORTGAGE AND TERMS OF LOAN

|                              |   |                    |  |
|------------------------------|---|--------------------|--|
| <b>Mortgage Applied for:</b> | <input type="checkbox"/> VA <input type="checkbox"/> USDA/Rural Housing Service<br><input type="checkbox"/> FHA <input type="checkbox"/> Conventional <input type="checkbox"/> Other (explain): | Agency Case Number | Lender Case Number   |
| Amount<br>\$                 | Interest Rate<br>%  | No. of Months      | <b>Amortization Type:</b> <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain):<br><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"/> Refinance <input type="checkbox"/> Construction<br><input type="checkbox"/> Construction-Permanent <input type="checkbox"/> Other (explain): |  | Property will be:<br><input type="checkbox"/> Primary Residence<br><input type="checkbox"/> Secondary Residence<br><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 |
|               | \$            | \$                    |                      |   |

|                                    |                                    |  |
|------------------------------------|------------------------------------|--|
| Title will be held in what Name(s) | Manner in which Title will be held | Estate will be held in:<br><input type="checkbox"/> Fee Simple<br><input type="checkbox"/> Leasehold<br>(show expiration date) |
|------------------------------------|------------------------------------|--|

Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)

| Borrower   |                              |   |             | III. BORROWER INFORMATION  |                              |   |             | Co-Borrower |  |  |  |
|--|------------------------------|---|-------------|--|------------------------------|---|-------------|-------------|--|--|--|
| Borrower's Name (include Jr. or Sr. if applicable)   |                              |   |             | Co-Borrower's Name (include Jr. or Sr. if applicable)  |                              |   |             |             |  |  |  |
| Social Security Number   | Home Phone (incl. Area code) | DOB (mm/dd/yyyy)  | Yrs. School | Social Security Number   | Home Phone (incl. Area code) | DOB (mm/dd/yyyy)  | Yrs. School |             |  |  |  |
| <input type="checkbox"/> Married <input type="checkbox"/> Separated<br><input type="checkbox"/> Unmarried<br>(include single, divorced, widowed) |                              | Dependents<br>(not listed by Co-Borrower)<br>no.    ages                  |             | <input type="checkbox"/> Married <input type="checkbox"/> Separated<br><input type="checkbox"/> Unmarried<br>(include single, divorced, widowed) |                              | Dependents<br>(not listed by Borrower)<br>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 from Present Address   |                              |   |             | 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. |
|---|---|---|---|

| Borrower  |   | IV. EMPLOYMENT INFORMATION  |   | Co-Borrower   |                                  |
|---|---|---|---|---|----------------------------------|
| Name & Address <input type="checkbox"/> Self Employed of Employer | Yrs. on this job                              | Name & Address <input type="checkbox"/> Self Employed of Employer | Yrs. on this job                              | Name & Address <input type="checkbox"/> Self Employed of Employer | 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                                   | Business Phone (incl. area code)              | Position/Title/Type of Business                                   | Business Phone (incl. area code)              | Position/Title/Type of Business                                   | Business Phone (incl. area code) |

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

|   |                                  |   |                                  |
|---|----------------------------------|---|----------------------------------|
| Name & Address <input type="checkbox"/> Self Employed of Employer | Dates (from - to)                | Name & Address <input type="checkbox"/> Self Employed of Employer | Dates (from - to)                |
|   | Monthly Income \$                |   | Monthly Income \$                |
| Position/Title/Type of Business                                   | Business Phone (incl. area code) | Position/Title/Type of Business                                   | Business Phone (incl. area code) |
| Name & Address <input type="checkbox"/> Self Employed of Employer | Dates (from - to)                | Name & Address <input type="checkbox"/> Self Employed of Employer | Dates (from - to)                |
|   | Monthly Income \$                |   | Monthly Income \$                |
| Position/Title/Type of Business                                   | Business Phone (incl. area code) | Position/Title/Type of Business                                   | 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) |           |             |           | Homeowner Assn. Dues             |           |           |
|   |           |             |           | Other:                           |           |           |
| <b>Total</b>  | <b>\$</b> | <b>\$</b>   | <b>\$</b> | <b>Total</b>                     | <b>\$</b> | <b>\$</b> |

\* 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 non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person 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. |   |                       |
|---|----------------------|---|---|-----------------------|
| Description                                     |                      |   |   |                       |
| Cash deposit toward purchase held by:           | \$                   | <b>LIABILITIES</b>  | <b>Monthly Payment &amp; Months Left to Pay</b> | <b>Unpaid Balance</b> |
| <i>List checking and savings accounts below</i> |                      | Name and address of Company   | \$ Payment/Months                               | \$                    |
| Name and address of Bank, S&L, or Credit Union  |                      | Acct. no.   |   |                       |
|   |                      | Name and address of Company   | \$ Payment/Months                               | \$                    |
| Acct. no.                                       | \$                   |   |   |                       |

## VI. ASSETS AND LIABILITIES (cont'd)

|  |           |   |                   |                             |           |
|--|-----------|---|-------------------|-----------------------------|-----------|
| Name and address of Bank, S&L, or Credit Union                               |           | Acct. no.   |                   |                             |           |
| Acct. no.  | \$        | Name and address of Company                                   | \$ Payment/Months | \$                          |           |
| Name and address of Bank, S&L, or Credit Union                               |           | Acct. no.   |                   |                             |           |
| Acct. no.  | \$        | Name and address of Company                                   | \$ Payment/Months | \$                          |           |
| Name and address of Bank, S&L, or Credit Union                               |           | Acct. no.   |                   |                             |           |
| Acct. no.  | \$        | Name and address of Company                                   | \$ Payment/Months | \$                          |           |
| Stocks & Bonds (Company name/number & description)                           | \$        |   |                   |                             |           |
|  |           | Acct. no.   |                   |                             |           |
| Life insurance net cash value  | \$        | Name and address of Company                                   | \$ Payment/Months | \$                          |           |
| Face amount: \$  |           |   |                   |                             |           |
| <b>Subtotal Liquid Assets</b>  | <b>\$</b> | Acct. no.   |                   |                             |           |
| Real estate owned<br>(enter market value from schedule of real estate owned) | \$        | Alimony/Child Support/Separate Maintenance Payments Owned to: | \$                | \$                          |           |
| Vested interest in retirement fund   | \$        |   |                   |                             |           |
| Net worth of business(es) owned<br>(attach financial statement)              | \$        | Job-Related Expense<br>(child care, union dues, etc.)         | \$                |                             |           |
| Automobiles owned<br>(make and year)   | \$        |   |                   |                             |           |
| Other Assets (itemize)   | \$        |   |                   |                             |           |
|  |           | <b>Total Monthly Payments</b>                                 | <b>\$</b>         |                             |           |
| <b>Total Assets a.</b>   | <b>\$</b> | <b>Net Worth (a minus b)</b>                                  | <b>\$</b>         | <b>Total Liabilities b.</b> | <b>\$</b> |
|  |           |   |                   |                             |           |

**Schedule of Real Estate Owned** (If additional properties are owned, use continuation sheet.)

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

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

| Alternate Name | Creditor Name | Account Number |
|----------------|---------------|----------------|
|----------------|---------------|----------------|

| VII. DETAILS OF TRANSACTION                  |    | VIII. DECLARATIONS  |                          |                          |                          |                          |    |
|--|----|---|--------------------------|--------------------------|--------------------------|--------------------------|----|
| a. Purchase price                            | \$ | If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.  |                          | Borrower                 |                          | Co-Borrower              |    |
| b. Alterations, improvements, repairs        |    |   |                          | Yes                      | No                       | Yes                      | No |
| c. Land<br>(if acquired separately)          |    | a. Are there any outstanding judgments against you?   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |    |
| d. Refinance<br>(incl. debts to be paid off) |    | b. Have you been declared bankrupt within the past 7 years?   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |    |
| e. Estimated prepaid items                   |    | 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"/> |    |
| f. Estimated closing costs                   |    | d. Are you a party to a lawsuit?  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |    |
| g. PMI, MIP, Funding Fee                     |    | e. Have you directly or indirectly been obligated on any loan of which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?<br><br>(This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.) | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |    |
| h. Discount<br>(if Borrower will pay)        |    | f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?<br><br>If "Yes," give details as described in the preceding question.   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |    |
| i. Total costs<br>(add items a through h)    |    | g. Are you obligated to pay alimony, child support, or separate maintenance?  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |    |

|   |  |   |                          |                          |                          |                          |
|---|--|---|--------------------------|--------------------------|--------------------------|--------------------------|
| j. Subordinate financing                                |  | h. Is any part of the down payment borrowed?  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <b>VII. DETAILS OF TRANSACTION (cont'd)</b>             |  | <b>VIII. DECLARATIONS (cont'd)</b>  |                          |                          |                          |                          |
| k. Borrower's closing costs paid by Seller              |  | i. Are you a co-maker or endorser on a note?  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| l. Other Credits (explain)                              |  | -----   |                          |                          |                          |                          |
|   |  | 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"/> |
| m. Loan amount (exclude PMI, MIP, Funding Fee financed) |  | l. <b>Do you intend to occupy the property as your primary residence?</b>   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| n. PMI, MIP, Funding Fee financed                       |  | If "Yes," complete question m below.  |                          |                          |                          |                          |
| o. Loan amount (add m & n)                              |  | m. Have you had an ownership interest in a property in the last three years?  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
|   |  | (1) What type of property did you own—principal residence (PR), second home (SH), or investment property (IP)?        | ___                      | ___                      | ___                      | ___                      |
| p. Cash from/to Borrower (subtract j, k, l & o from i)  |  | (2) How did you hold title to the home— by yourself (S), jointly with your spouse or jointly with another person (O)? | ___                      | ___                      | ___                      | ___                      |

#### ACKNOWLEDGMENT AND AGREEMENT

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

**Acknowledgement.** Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

|                                  |      |                                     |      |
|----------------------------------|------|-------------------------------------|------|
| Borrower's Signature<br><b>X</b> | Date | Co-Borrower's Signature<br><b>X</b> | Date |
|----------------------------------|------|-------------------------------------|------|

**X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES**

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

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

**To be Completed by Loan Originator**

This information was provided:

- ☐ In a face-to-face interview  
☐ In a telephone interview  
☐ By the applicant and submitted by fax or mail  
☐ By the applicant and submitted via e-mail or the Internet

|   |  |  |
|---|--|--|
| <b>Loan Originator's Signature</b>                                    |  | <b>Date</b>  |
| <b>Loan Originator's Name (print or type)</b>                         | <b>Loan Originator Identifier</b>                        | <b>Loan Originator's Phone Number (including area code)</b><br>215-675-4424        |
| <b>Loan Origination Company's Name</b><br><br>Hatboro Federal Savings | <b>Loan Origination Company Identifier</b><br><br>662952 | <b>Loan Origination Company's Address</b><br>229 S. York Road<br>Hatboro, PA 19040 |



## 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:

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

---

**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

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

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## 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

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#### 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

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

# HATBORO FEDERAL SAVINGS

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229 South York Road  
Hatboro,, PA 19040-0550  
215-675-4424 Fax 215-675-1690  
[www.hatborofed.com](http://www.hatborofed.com)

## **BORROWER (S) HOMEOWNER'S INSURANCE AUTHORIZATION**

I hereby authorize Hatboro Federal Savings to be added to the mortgagee clause on my/our insurance policy. In addition, I/we authorize Hatboro Federal Savings to receive information on my/our policy as needed.

\_\_\_\_\_  
Name: (signature) Date:

\_\_\_\_\_  
Name: (signature) Date:

MORTGAGEE CLAUSE: HATBORO FEDERAL SAVINGS  
P.O. BOX 550  
HATBORO, PA. 19040

Insurance Co: \_\_\_\_\_ Policy# \_\_\_\_\_

Agent: \_\_\_\_\_ Effective thru \_\_\_\_\_

Phone# \_\_\_\_\_ Fax# \_\_\_\_\_

Contacted by: \_\_\_\_\_ Date \_\_\_\_\_



## BORROWER'S BLANKET SIGNATURE AUTHORIZATION

**BORROWER NAME(S)/ADDRESS**

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**LENDER NAME/ADDRESS**

**HATBORO FEDERAL SAVINGS  
229 S. YORK ROAD  
HATBORO, PA. 19040**

I HEREBY AUTHORIZE HATBORO FEDERAL SAVINGS, ITS AGENTS OR ASSIGNS, TO VERIFY MY PAST AND PRESENT EMPLOYMENT EARNINGS RECORDS, BANK ACCOUNTS, STOCK HOLDINGS AND ANY OTHER ASSETS NEEDED TO PROCESS MY LOAN APPLICATION.

I FURTHER AUTHORIZE HATBORO FEDERAL SAVINGS TO ORDER A CONSUMER CREDIT REPORT AND VERIFY OTHER CREDIT INFORMATION, INCLUDING PAST AND PRESENT MORTGAGE REFERENCES AND ANY OTHER LIABILITY INFORMATION.

IT IS UNDERSTOOD A PHOTOCOPY OF THIS FORM WILL ALSO SERVE AS AUTHORIZATION.

THE INFORMATION HATBORO FEDERAL SAVINGS OBTAINS IS TO BE USED IN THE PROCESSING OF MY MORTGAGE LOAN APPLICATION. THIS INFORMATION MAY ALSO BE OBTAINED IN CONJUNCTION WITH A QUALITY CONTROL REVIEW OF THE FILE AFTER THE LOAN HAS CLOSED.

\_\_\_\_\_  
BORROWER SIGNATURE

\_\_\_\_\_  
DATE

\_\_\_\_\_  
BORROWER SIGNATURE

\_\_\_\_\_  
DATE

PRIVACY ACT NOTICE: THIS INFORMATION IS TO BE USED BY THE AGENCY COLLECTING IT OR ITS ASSIGNEES IN DETERMINING WHETHER YOU QUALIFY AS A PROSPECTIVE MORTGAGOR UNDER ITS PROGRAM. IT WILL NOT BE DISCLOSED OUTSIDE THE AGENCY EXCEPT AS REQUIRED BY LAW. YOU DO NOT HAVE TO PROVIDE THIS INFORMATION, BUT IF YOU DO NOT YOUR APPLICATION FOR APPROVAL AS A PROSPECTIVE MORTGAGOR OR BORROWER MAY BE DELAYED OR REJECTED. THE INFORMATION REQUESTED IN THIS FORM IS AUTHORIZED BY TITLE 38, USC, CHAPTER 37 (IF VA); BY 12 USC SECTION 1701 ET SEQ (IF HUD/FHA); BY 42 USC SECTION 1452 b (IF HUD/CPD); AND TITLE 42 USC, 1471 ET SEQ, OR 7 USC, 1921 ET SEQ (IF USDA/FmHA).

### HUD/FHA LOANS

NOTICE TO BORROWERS: THIS IS NOTICE TO YOU AS REQUIRED BY THE RIGHT TO FINANCIAL PRIVACY ACT OF 1978 THAT HUD/FHA HAS A RIGHT OF ACCESS TO FINANCIAL RECORDS HELD BY FINANCIAL INSTITUTIONS IN CONNECTION WITH THE CONSIDERATION OR ADMINISTRATION OF ASSISTANCE TO YOU. FINANCIAL RECORDS INVOLVING YOUR TRANSACTION WILL BE AVAILABLE TO HUD/FHA WITHOUT FURTHER NOTICE OR AUTHORIZATION BUT WILL NOT BE DISCLOSED OR RELEASED BY THIS INSTITUTION TO ANOTHER GOVERNMENT AGENCY OR DEPARTMENT WITHOUT YOUR CONSENT EXCEPT AS REQUIRED OR PERMITTED BY LAW.

## Request for Transcript of Tax Return

- ▶ Do not sign this form unless all applicable lines have been completed.  
▶ Request may be rejected if the form is incomplete or illegible.  
▶ For more information about Form 4506-T, visit [www.irs.gov/form4506t](http://www.irs.gov/form4506t).

OMB No. 1545-1872

**Tip.** Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at [IRS.gov](http://IRS.gov) and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946. If you need a copy of your return, use Form 4506, Request for Copy of Tax Return. There is a fee to get a copy of your return.

|  |   |
|--|---|
| <b>1a</b> Name shown on tax return. If a joint return, enter the name shown first.   | <b>1b</b> First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions) |
| <b>2a</b> If a joint return, enter spouse's name shown on tax return.  | <b>2b</b> Second social security number or individual taxpayer identification number if joint tax return  |
| <b>3</b> Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)  |   |
| <b>4</b> Previous address shown on the last return filed if different from line 3 (see instructions)   |   |
| <b>5a</b> If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. |   |
| <b>Hatboro Federal Savings 229 S. York Road Hatboro, PA 19040</b>  |   |
| <b>5b</b> Customer file number (if applicable) (see instructions)  |   |

**Caution:** If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your tax transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

|  |                                     |
|--|-------------------------------------|
| <b>6</b> Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶  |                                     |
| <b>a</b> Return Transcript, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-A, Form 1120-H, Form 1120-L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days . . . . .   | <input type="checkbox"/>            |
| <b>b</b> Account Transcript, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 10 business days . . . . .   | <input type="checkbox"/>            |
| <b>c</b> Record of Account, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 10 business days . . . . .   | <input checked="" type="checkbox"/> |
| <b>7</b> Verification of Nonfiling, which is proof from the IRS that you did not file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days . . . . .  | <input type="checkbox"/>            |
| <b>8</b> Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2011, filed in 2012, will likely not be available from the IRS until 2013. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 10 business days . . . . . | <input type="checkbox"/>            |
| <b>Caution:</b> If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.  |                                     |
| <b>9</b> Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.   | ____/____/____                      |

**Caution:** Do not sign this form unless all applicable lines have been completed.

**Signature of taxpayer(s).** I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note:** This form must be received by IRS within 120 days of the signature date.

|  |   |
|--|---|
| <input type="checkbox"/> Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-T. See instructions. | Phone number of taxpayer on line 1a or 2a |
| <b>Sign Here</b> ▶ Signature (see instructions)  | Date                                      |
| ▶ Title (if line 1a above is a corporation, partnership, estate, or trust)   |   |
| ▶ Spouse's signature   | Date                                      |

# HATBORO FEDERAL SAVINGS

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229 South York Road  
Hatboro,, PA 19040-0550  
215-675-4424 Fax 215-675-1690  
[www.hatborofed.com](http://www.hatborofed.com)

## RATE LOCK AGREEMENT

Your interest rate has been locked as of the date your loan application was received

Application Date: \_\_\_\_\_

Loan Amount : \_\_\_\_\_ Rate : \_\_\_\_\_ Points : \_\_\_\_\_ %

Term : \_\_\_\_\_ mos. Expiration Date: \_\_\_\_\_

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HATBORO FEDERAL SAVINGS

Date: \_\_\_\_\_ X \_\_\_\_\_

X \_\_\_\_\_

