

Real Estate Application (モゲージ・ローン申込書)

Please complete the following (下記の事項をご記入下さい) :

Applicant (申込み者)

Name (氏名) : _____

Date of Birth (生年月日) _____

Address (住所) : _____

Home Phone Number (電話番号) : _____

Business Phone Number (職場の電話番号) : _____

Employer (会社名) : _____

Company Address (会社の住所) : _____

Occupation (役職) : _____

Years (勤務年数) : _____ Income (年収) : _____

Social Security Number (ソーシャルセキュリティー番号) : _____

Co-Applicant (共有名義でお申込みの場合)

Name (氏名) : _____

Date of Birth (生年月日) _____

Address (住所) : _____

Home Phone Number (電話番号) : _____

Business Phone Number (職場の電話番号) : _____

Employer (会社名) : _____

Company Address (会社の住所) : _____

Occupation (役職) : _____

Year (勤務年数) : _____ Income (年収) : _____

Social Security Number (ソーシャルセキュリティー番号) : _____

Purchase Transaction

Purchase Price (購入価格) : \$ _____

Down Payment (頭金) : \$ _____

Amount Finance (ローン金額) : \$ _____

Special Conditions (特別事項)

1) 30% down

Financial Statement (ファイナンシャル・ステートメント)

Assets (資産) Amount (金額)

Bank Account(銀行口座)

Stocks & Bonds(株または証券)

Life Insurance(生命保険)

Real Estate(不動産)

--	--

Total Assets(資産合計)

Liabilities (負債) Amount (金額)

Real Estate(不動産)

Credit Cards(クレジットカード支払い)

Installment Loans(ローン)

Total Liabilities(負債合計)

UNITED STATES DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

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

II. PROPERTY INFORMATION AND PURPOSE OF LOAN		
Subject Property Address (street, city, state, & ZIP)		No. of Units
購入物件の住所		ユニット番号
Legal Description of Subject Property (attach description if necessary)		Year Built
		築年
Purpose of Loan <input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain):		Property will be:
<input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent		<input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment
Complete this line if construction or construction-permanent loan.		<input type="checkbox"/> 一棟先住物件 <input type="checkbox"/> 二棟先住物件 <input type="checkbox"/> 投資物件
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
名義の所有形態		<input type="checkbox"/> Fee Simple 所有権 <input type="checkbox"/> Leasehold 借地 (show expiration date)
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)		
頭金・諸経費		

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)			
借入者名		借入者名			
Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School	Social Security Number	Home Phone (incl. area code)
社会保障番号	電話番号	生年月日(月/日/年)	学校在学中	社会保障番号	電話番号
<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower)	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower)		
既婚 <input type="checkbox"/> 別居 <input type="checkbox"/> 離婚 <input type="checkbox"/> 未結	no. ages	既婚 <input type="checkbox"/> 別居 <input type="checkbox"/> 離婚 <input type="checkbox"/> 未結	no. ages		
Present Address (street, city, state, ZIP)		Present Address (street, city, state, ZIP)			
現住所		現住所			
Mailing Address, if different from Present Address		Mailing Address, if different from Present Address			
郵送先		郵送先			
If residing at present address for less than two years, complete the following:					
Former Address (street, city, state, ZIP)		Former Address (street, city, state, ZIP)			
自宅 <input type="checkbox"/> Own <input type="checkbox"/> Rent		自宅 <input type="checkbox"/> Own <input type="checkbox"/> Rent			
No. Yrs.		No. Yrs.			
現住所が二年経たない場合は 上記以前ノ住所					

Borrower		IV. EMPLOYMENT INFORMATION		Co-Borrower	
Name & Address of Employer		Name & Address of Employer			
勤務先名と住所		勤務先名と住所			
<input type="checkbox"/> Self Employed	Yrs. on this job	<input type="checkbox"/> Self Employed	Yrs. on this job		
自営の場合	勤続年数				
	Yrs. employed in this line of work/profession		Yrs. employed in this line of work/profession		
	この役職の勤続年数				
Position/Title/Type of Business		Position/Title/Type of Business			
役職 業種 勤務先電話番号		役職 業種 勤務先電話番号			
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		Name & Address of Employer			
上記役職が二年以内の場合 上記以前ノ会社名と住所					
Dates (from - to)		Dates (from - to)			
期間					
Monthly Income		Monthly Income			
\$ 月収					
Position/Title/Type of Business		Position/Title/Type of Business			
役職 業種 勤務先電話番号		役職 業種 勤務先電話番号			
Name & Address of Employer		Name & Address of Employer			
Dates (from - to)		Dates (from - to)			
Monthly Income		Monthly Income			
\$					
Position/Title/Type of Business		Position/Title/Type of Business			

Gross Monthly Income	借主 Borrower	共同借主 Co-Borrower	合計 Total	Combined Monthly Housing Expense	現在 Present	これから返済する Proposed
Base Empl. Income*	\$ 基本給	\$	\$	Rent 家賃	\$	
Overtime	\$ 残業			First Mortgage (P&I)	住居ローン	\$
Bonuses	\$ ボーナス			Other Financing (P&I)	その他のローン	
Commissions	\$ コミッション			Hazard Insurance	保険	
Dividends/Interest	\$ 利息			Real Estate Taxes	固定資産税	
Net Rental Income	\$ 不動産収入			Mortgage Insurance	ローン保険	
Other (before completing, see the notice in "describe other income," below)	\$ その他収入			Homeowner Assn. Dues	管理費	
Total	\$ 上記合計	\$	\$	Other:	その他	
				Total	\$ 上記合計	\$

* 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.

資産 負債 Completed Jointly Not Jointly

ASSETS	Cash or Market Value	LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Description		Name and address of Company	\$ Payment/Months	\$
Cash deposit toward purchase held by:	\$	会社名・住所	毎月支払額	残高
List checking and savings accounts below		Acct. no. 口座番号		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
銀行名・住所				
Acct. no. 口座番号	\$ 金額	Acct. no.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
銀行名・住所				
Acct. no. 口座番号	\$ 金額	Acct. no.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
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Acct. no.	\$	Acct. no.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
銀行名・住所				
Acct. no.	\$			

VI. ASSETS AND LIABILITIES (cont.)

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.) 不動産所有

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 Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
物件住所 (SLS 売却予定 PS) 賃貸物件のR		\$ 相場価格	ローン及び 代金金租	\$ 総収入	\$ ローン支払	保険・管理費 税金その他 経費等	\$ 純賃金収入
		①					
Totals		\$ 上記合計	\$	\$	\$	\$	\$

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

借主 西沢清彦

VII. DETAILS OF TRANSACTION

VIII. DECLARATIONS

a. Purchase price	\$ 購入金額	If you answer "Yes" to any questions a through l, please use continuation sheet for explanation.	Borrower	Yes	No	Yes	No
b. Alterations, improvements, repairs			a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Land (if acquired separately)			b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Refinance (incl. debts to be paid off)			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"/>
e. Estimated prepaid items			d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Estimated closing costs			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"/>
g. PMI, MIP, Funding Fee			(This would include such loans as home mortgage loans, SSA 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 (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?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Total costs (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"/>
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"/>
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	借入ローン 借額		k. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. PMI, MIP, Funding Fee financed		l. Do you intend to occupy the property as your primary residence?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
o. Loan amount (add m & n)		If "Yes," complete question m below.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
p. Cash from/to Borrower (subtract j, k, l & o from i)		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"/>	

IX. 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 herein; (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 herein; (6) any owner or servicer of the Loan may verify or reverify any information contained in the application from any source named in this application, and Lender, its successors or assigns may retain the original and/or an electronic record of this application, even if the Loan is not 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 herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the owner or servicer of the Loan 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 credit 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.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X 西沢清彦	日付	X 西沢清彦	日付

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 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.)

BORROWER <input type="checkbox"/> I do not wish to furnish this information.	CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information.
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race: 人種 <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	Race: <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
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male

To be Completed by Interviewer This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet	Interviewer's Name (print or type)	Name and Address of Interviewer's Employer
	Interviewer's Signature	Date
	Interviewer's Phone Number (incl. area code)	

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

[This section contains a large amount of extremely faint and illegible text, likely bleed-through from the reverse side of the page. It appears to be a continuation of the loan application details.]

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 X 姓名	Date 日付	Co-Borrower's Signature X 姓名	Date 日付
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