



603 EAST 4500 SOUTH • SUITE 100 • SALT LAKE CITY, UTAH 84107
OFFICE PHONE: (801) 269-9600 • FAX: (801) 269-8137

Home Loan Application — Short Form

| Borrower | PERSONAL INFORMATION | Co-Borrower |
|----------|----------------------|-------------|
|----------|----------------------|-------------|

| | |
|---|-----|
| Borrower's Name (include Jr. or Sr. if applicable) | Age |
| Social Security Number | |
| Home Phone (include area code) | |
| Cell Phone (include area code) | |
| <input type="checkbox"/> Married <input type="checkbox"/> Unmarried (includes single, divorced, widowed) <input type="checkbox"/> Separated | |
| Present Address (street, city, state, zip) | |
| <hr style="border: 0; border-top: 1px solid black; margin-bottom: 5px;"/> <hr style="border: 0; border-top: 1px solid black; margin-bottom: 5px;"/> <hr style="border: 0; border-top: 1px solid black; margin-bottom: 5px;"/> | |
| <input type="checkbox"/> own <input type="checkbox"/> rent # of years: ____ Monthly Payment: \$ ____ | |

| | |
|---|-----|
| Co-Borrower's Name (include Jr. or Sr. if applicable) | Age |
| Social Security Number | |
| Home Phone (include area code) | |
| Cell Phone (include area code) | |
| <input type="checkbox"/> Married <input type="checkbox"/> Unmarried (includes single, divorced, widowed) <input type="checkbox"/> Separated | |
| Present Address (street, city, state, zip) | |
| <hr style="border: 0; border-top: 1px solid black; margin-bottom: 5px;"/> <hr style="border: 0; border-top: 1px solid black; margin-bottom: 5px;"/> <hr style="border: 0; border-top: 1px solid black; margin-bottom: 5px;"/> | |
| <input type="checkbox"/> own <input type="checkbox"/> rent # of years: ____ Monthly Payment: \$ ____ | |

| Borrower | EMPLOYMENT & INCOME | Co-Borrower |
|----------|---------------------|-------------|
|----------|---------------------|-------------|

| | |
|---|---|
| Name and address of employer <input type="checkbox"/> self employed | |
| <hr style="border: 0; border-top: 1px solid black; margin-bottom: 5px;"/> <hr style="border: 0; border-top: 1px solid black; margin-bottom: 5px;"/> <hr style="border: 0; border-top: 1px solid black; margin-bottom: 5px;"/> | |
| # of years on this job: ____ | |
| Position/Title/Type of Business | |
| Business Phone (include area code) | |
| Base Employee Income: | <hr style="border: 0; border-top: 1px solid black;"/> |
| Overtime: | <hr style="border: 0; border-top: 1px solid black;"/> |
| Bonuses: | <hr style="border: 0; border-top: 1px solid black;"/> |
| Commissions: | <hr style="border: 0; border-top: 1px solid black;"/> |
| Other: | <hr style="border: 0; border-top: 1px solid black;"/> |
| Total: | <hr style="border: 0; border-top: 1px solid black;"/> |

| | |
|---|---|
| Name and address of employer <input type="checkbox"/> self employed | |
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| Bonuses: | <hr style="border: 0; border-top: 1px solid black;"/> |
| Commissions: | <hr style="border: 0; border-top: 1px solid black;"/> |
| Other: | <hr style="border: 0; border-top: 1px solid black;"/> |
| Total: | <hr style="border: 0; border-top: 1px solid black;"/> |

**Down Payment Money
& Cash Accounts**

| | |
|---|----|
| Gift From: _____ | \$ |
| List name of Bank, Credit Union, etc: _____ | \$ |
| _____ | \$ |
| _____ | \$ |
| _____ | \$ |
| _____ | \$ |
| _____ | \$ |
| _____ | \$ |
| Total | \$ |

Debts & Obligations

| Owed to: (list creditor names) | Monthly Payment | Approximate Balance |
|---|-----------------|---|
| _____ | \$ | \$ |
| _____ | \$ | \$ |
| _____ | \$ | \$ |
| _____ | \$ | \$ |
| _____ | \$ | \$ |
| _____ | \$ | \$ |
| _____ | \$ | \$ |
| Alimony/Child Support/Separate Maintenance Payments Owed to: _____ | \$ | <input type="checkbox"/> Check if additional debts or obligations on a separate sheet |
| Total Monthly Payments: | \$ | |

Certification

I/We certify that the information provided on this application is true and correct as of the date set forth opposite my/our signature(s) on this application and acknowledge my/our understanding that any intentional or negligent misrepresentation(s) of the information contained in this application may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq. and liability for monetary damages to the Emerald Mortgage Company, its agents, successors and assigns, insurers and any other person who may suggest any loss due to reliance upon any misrepresentation which I/we have made on this application.

Request and Authorization to Release Information

I/We have applied for a home loan or pre-qualification from Emerald Mortgage Company. As part of the application process, they may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program after closing.

I/We request and authorize you to provide all information and documentation regarding our business relationship that may be requested by our lender, other lenders to whom it may sell or submit our loan for approval, third-party credit reporting agencies, settlement agents, title companies, insurers or guarantors. Such information includes, but is not limited to, employment history and income; financial institution, marketable security investment, retirement, annuity or similar account information (including on-line account data); credit history; loan payoffs; insurance information and copies of income tax returns.

This request and authorization may be addressed to any party named in my loan application or identified as part of the credit investigation.

A copy (photocopy or fax) of this authorization may be accepted as an original.

| | |
|----------------------|-------------------------|
| Borrower's Signature | Co-Borrower's Signature |
| X _____ Date: _____ | X _____ Date: _____ |