

This application is designed to be completed by the applicant(s). 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. 此申請表被設計由申請人填寫完成。申請人須填寫此表格為“借款人”或“聯合借款人”，如果適用。聯合借款人的資料必須被提供（而且記號適當的格子）除了“借款人”以外的人（包括借款人的配偶）的收入或資產將會被用來作為貸款資格的依據。

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

如果此申請表是聯合貸款，借款人及聯合借款人需個別同意我們打算申請聯合信貸（下列為簽名處）：

Borrower 借款人

Co-Borrower 聯合借款人

I. TYPE OF MORTGAGE AND TERMS OF LOAN 抵押種類和貸款條約		
Mortgage Applied For 抵押用於: <input type="checkbox"/> Residential 住宅 <input type="checkbox"/> Commercial 商業 <input type="checkbox"/> Other 其他 (explain) (請說明):		Lender Case Number 借出人案件編號
Amount 金額 \$	Interest Rate 利息 %	# of Months 月數
Amortization Type 償還金類型: <input type="checkbox"/> Fixed Rate 固定價 <input type="checkbox"/> Variable 不同 <input type="checkbox"/> Other 其他 (explain) (請說明):		
II. PROPERTY INFORMATION AND PURPOSE OF LOAN 財產資料和貸款目的		
Subject Property Address 主要財產地址 (Street 街道, City 城市, State 州, & ZIP 區號)		No. of Units 單位號碼
Legal Description of Subject Property (attached description if necessary) 主要財產的法律描述 (如果有必要請附上其描述)		Year Built 成立年份
Purpose of Loan 貸款目的 <input type="checkbox"/> Purchase 購買 <input type="checkbox"/> Construction 建設 <input type="checkbox"/> Refinance 再融資 <input type="checkbox"/> Other 其他		
Property will be 財產是: <input type="checkbox"/> Primary Residence 主要住宅 <input type="checkbox"/> Secondary Residence 次要住宅 <input type="checkbox"/> Investment 投資		
Complete this Line if Construction Loan. 如果是建設貸款請完成此列。		
Year Lot Acquired 獲得此地年份	Original Cost 初期成本	Amount Existing Liens 現有抵押權金額
(a) Present Value of L 此地段的現價	(b) Cost of Improvement 改善的成本	Total(a+b) 總計 (A + B)
Complete this Line if Refinance Loan. 如果是再融資貸款請完成此列。		
Year Acquired 獲得年份	Original Cost 初期成本	Amount Existing Liens 現有抵押權金額
Purpose of Refinance 再融資的目的	Describe Improvements 改善的描述 <input type="checkbox"/> Made 已改善 <input type="checkbox"/> To be Made 需要被改善 Cost 成本	
Title will be held in what names(s) 其所有權在何人姓名		
Manner in which Title will be held 其所有權以何種方式持有		
Source of Down Payment, Settlement Charges and /or Subordinate Financing (explain) 訂金來源，結算費用和/或附屬融資 (請說明)		
Estate will be held in 財產持有在: <input type="checkbox"/> Fee Simple 無條件繼承的不動產 <input type="checkbox"/> Leasehold 租賃權 (Show expiration date) 請顯示其截止日		
III. BORROWER INFORMATION 借款人資料		
Borrower 借款人		
Borrower's Name 借款人的姓名 (include Jr. or Sr. if applicable) (包括父子同名時年幼或年老如果適用)		
Soc. Sec. Number 社會安全號碼	Hm. Phone (incl. area c) 家用電話 (含區域號碼)	DOB (mm/dd/yy) 出生日期(月/日/年)
Yrs. School 學制年份	<input type="checkbox"/> Married 已婚 <input type="checkbox"/> Unmarried 未婚 <input type="checkbox"/> Separated 分開 (sing/div/wid) (單身/離婚/喪偶)	

Dependants 家屬 (Not listed by Co-Bor) (沒有被聯合借款人列出) No. 幾位 Ages 年紀:

Present address 目前地址(Street 街道, City 城市, State 州, ZIP 區號) Own 擁有 Rent 租約 _____ # Yr 幾年

Mailing Address, If different from present Address 郵寄地址, 如果不同於目前的地址

If residing at present address for less than two years, complete the following 如果目前居住的地址少於兩年的時間, 請完成下列:

Former Address 以前地址(Street 街道, City 城市, State 州, ZIP 區號) Own 擁有 Rent 租約 _____ # Yr 幾年

Co-Borrower 聯合借款人

Borrower's Name 借款人的姓名 (include Jr. or Sr. if applicable) (包括父子同名時年幼或年老如果適用)

Soc. Sec. Number 社會安全號碼

Hm. Phone(incl. area c)家用電話 (含區域號碼)

DOB (mm/dd/yy)出生日期(月/日/年)

Yrs. School 學制年份

Married 已婚 Unmarried 未婚 Separated 分開 (sing/div/wid) (單身/離婚/喪偶)

Dependants 家屬 (Not listed by Co-Bor) (沒有被聯合借款人列出)

No. 幾位

Ages 年紀:

Present address 目前地址(Street 街道, City 城市, State 州, ZIP 區號) Own 擁有 Rent 租約 _____ # Yr 幾年

Mailing Address, If different from present Address 郵寄地址, 如果不同於目前的地址

If residing at present address for less than two years, complete the following 如果目前居住的地址少於兩年的時間, 請完成下列:

Former Address 以前地址(Street 街道, City 城市, State 州, ZIP 區號) Own 擁有 Rent 租約 _____ # Yr 幾年

IV. EMPLOYMENT INFORMATION 就業資料

Borrower 借款人

Name & Address of Employer 雇主名稱和地址

Self Employed 自僱

Years on this job 從事這項工作幾年

Yrs Employed in this line of work 從事這類工作幾年

Position/Title/Type of Business 職位名稱

Business Ph: incl. area c 工作電話 (含區域號碼)

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

如果在目前的就業職位不到兩年的時間, 或者如果目前受僱於不止一個職位, 請完成下列:

Name & Address of Employer 雇主名稱和地址

Self Employed 自僱

Date (from-to)日期(從-至)

Position/Title/Type of Business 職位名稱

Monthly Income 每月收入

Name & Address of Employer 雇主名稱和地址

Self Employed 自僱

Date (from-to)日期(從-至)

Position/Title/Type of Business 職位名稱

Monthly Income 每月收入

Name & Address of Employer 僱主名稱和地址	<input type="checkbox"/> Self Employed 自僱	Date (from-to)日期(從-至)
Position/TitleType of Business 職位名稱		Monthly Income 每月收入
Name & Address of Employer 僱主名稱和地址	<input type="checkbox"/> Self Employed 自僱	Date (from-to)日期(從-至)
Position/TitleType of Business 職位名稱		Monthly Income 每月收入
Name & Address of Employer 僱主名稱和地址	<input type="checkbox"/> Self Employed 自僱	Date (from-to)日期(從-至)
Position/TitleType of Business 職位名稱		Monthly Income 每月收入
Co-Borrower 聯合借款人		
Name & Address of Employer 僱主名稱和地址	<input type="checkbox"/> Self Employed 自僱	Years on this job 從事這項工作幾年
		Yrs Employed in this line of work 從事這類工作幾年
Position/TitleType of Business 職位名稱		Business Ph: incl. area c 工作電話 (含區域號碼)
If employment in current position for less than two years or if currently employed in more than one position, complete the following:		
如果在目前的就業職位不到兩年的時間，或者如果目前受僱於不止一個職位，請完成下列：		
Name & Address of Employer 僱主名稱和地址	<input type="checkbox"/> Self Employed 自僱	Date (from-to)日期(從-至)
Position/TitleType of Business 職位名稱		Monthly Income 每月收入
Name & Address of Employer 僱主名稱和地址	<input type="checkbox"/> Self Employed 自僱	Date (from-to)日期(從-至)
Position/TitleType of Business 職位名稱		Monthly Income 每月收入
Name & Address of Employer 僱主名稱和地址	<input type="checkbox"/> Self Employed 自僱	Date (from-to)日期(從-至)
Position/TitleType of Business 職位名稱		Monthly Income 每月收入
Name & Address of Employer 僱主名稱和地址	<input type="checkbox"/> Self Employed 自僱	Date (from-to)日期(從-至)
Position/TitleType of Business 職位名稱		Monthly Income 每月收入
Name & Address of Employer 僱主名稱和地址	<input type="checkbox"/> Self Employed 自僱	Date (from-to)日期(從-至)
Position/TitleType of Business 職位名稱		Monthly Income 每月收入

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION 每月收入與每月家庭開支資料

Gross Monthly Income 每月全部收入	Borrower 借款人 Co-Borrower 聯合借款人	TOTAL 總計
Based empl. Income*基本職位收入		
Overtime 加班費		
Bonuses 獎金		
Commissions 佣金		
Dividends/Interests 股息/紅利		
Net Rental Income 淨租金收入		
Other 其他 (before completing, see below) (在完成前，請見下列)		
Total 總計		
Combined Monthly Housing Expense 每月家庭開支合計	Present 目前	Proposed 擬議
Rent 租金		
First Mortgage(P&I) 第一抵押		
Other Financing 其他融資		
Hazard Insurance 災害保險		
Real Estate Taxes 不動產稅		
Mortgage Insurance 抵押保險		
Homeowner Assn. Dues 房屋轉讓應付之款		
Other 其他:		
Total 總計:		

*** Borrower(s) and Guarantors are be required to provide additional documentation such as tax returns and financial statements**
借款人和保證人需要提供額外的文件，如稅報稅表及財務報表

Describe Other Income 其他收入描述

	Monthly Amount 每月金額
VI. ASSETS AND LIABILITIES 資產及負債	

This Statement and any applicable supporting schedule may be completed jointly by both married and un-married Co-Borrowers if their asset and liabilities are sufficiently joined so that the statement can be meaningfully and faired presented on a combined basis; otherwise, separated Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this statement and supporting schedule must be completed by that spouse or other person also.

此報告及任何適用的支持目錄可由已婚和未婚的聯合借款人共同完成，如果他們的資產和負債能充分的結合使此報告能有效和公平呈現出基本的合計，否則分開報表和目錄是必需的。如果聯合借款人部分已經完成了非申請人配偶或其他人，此報告及支持目錄必須由該配偶或其他人完成。

Completed 完成於 Jointly 聯合 Not Jointly 沒有聯合

ASSETS 資產	Cash or Market Value 現金或市場價值	
Cash deposit towards purchase held by 現金存款對持有購買者:	\$	
List checking and saving accounts below 請列出以下的支票和儲蓄帳戶		
Name and address of Bank, S&L, or Credit Union 銀行，信用合作社名稱及地址		
Acct. no. 帳號	\$	
Name and address of Bank, S&L, or Credit Union 銀行，信用合作社名稱及地址		
Acct. no. 帳號	\$	
Name and address of Bank, S&L, or Credit Union 銀行，信用合作社名稱及地址		
Acct. no. 帳號	\$	
Stocks \$ Bonds (Company name/number description) 股票債券 (公司名稱/型號說明)	\$	
Life insurance net cash value Face amount 人壽保險的淨現金價值面額: \$	\$	
Subtotal Liquid Assets 流動資產小計	\$	
Real estate owned (enter mrket value from schedule of real estate owned) 擁有不動產 (請填入擁有不動產目錄的市價)		
Vested interest in requirement fund 對要求基金保有既得利益	\$	
Net worth of Business(es) owned (attach financial statement) 擁有業務的淨資產 (附上財務報表)	\$	
Automobiles owned (made & year) 擁有車輛 (生產處 & 年份)	\$	
Other Assets (itemize) 其他資產 (逐項)	\$	
Total Assets a. 總資產 a	\$	
LIABILITIES 負債	Monthly Payments & Months Left to pay 每月付款 & 需支付的月數	Unpaid Balance 未付餘額
Name and address of Company 公司的名稱和地址	\$Payment/M 每月付款額	\$

Acct. no. 帳號	36	
Name and address of Company 公司的名稱和地址	\$Payment/M 每月付款額	\$
Acct. no. 帳號	36	
Name and address of Company 公司的名稱和地址	\$Payment/M 每月付款額	\$
Acct. no. 帳號	36	
Name and address of Company 公司的名稱和地址	\$Payment/M 每月付款額	\$
Acct. no. 帳號	36	
Name and address of Company 公司的名稱和地址	\$Payment/M 每月付款額	\$
Acct. no. 帳號	36	
Name and address of Company 公司的名稱和地址	\$Payment/M 每月付款額	\$
Acct. no. 帳號	36	
Alimony/Child Support/Separate Maintenance Payments Owed to :	\$	
贍養費/子女支援/分居贍養費尚欠		
Job-related Expense (child care, union dues, etc.) 與工作有關的開支 (保母費, 工會會費, 等等)	\$	
TOTAL MONTHLY PAYMENTS 總計每月付款	\$	
TOTAL Liabilities 總負債 b.	\$	
NET WORTH (A minus B) 淨收入 (A 減 B)	\$	

Schedule of Real Estate Owned (if additional properties are owned, use continuation sheet) 擁有房地產目錄 (如果擁有額外的財產, 請使用另張紙繼續寫下其他財產)

Property address(enter S if sold, PS if pending sale or R if rental being held for income) 房地產地址(如果出售請填入 S, 如果待出售請填入 PS 或如果被出租作為收入請填入 R)	Type of Property 財產類別	PresentMarket Value 目前市場的價值	Amount of Mortgages & Liens 抵押金額和抵押權
Gross Rental Income 總出租收入	Mortgage Payments 抵押支付	Insurance Maintenance, Taxes & Misc. 保險維修稅及其它款項	Net Rental Income 淨租金收入

List any additional names under which credit has previously been received and indicated appropriate creditor name(s) and account # (s) 列出下面任何額外適當的債權人姓名和帳號

Alternate Name 備用名稱

Creditor Name 債權人名稱

Account Number 帳號

VII. DETAILS OF TRANSACTION 交易的明細	
a. Purchase Price 購買價格	\$
b. Alterations, improvements, repairs 修改, 改進, 維修	
c. Land (if aquired seperately)土地 (如果是另外獲得)	
d. Refinance (incl. Debts to be paid off) 再融資 (包括需清償的債務)	
e. estimated prepaid items 估計預付項目	
f. estimated closing costs 估計最後費用	

g. Funding Fee 基金	
h. Discount (if Borrower will pay) 折扣 (如果借款人將支付)	
I. Total cost (add items a through h) 總成本 (從項目 a 加至 H)	
j. Subordinate financing 附屬融資	
k. Borrower's closing costs paid by seller 借款人的最後費用由賣方支付	
l. other Credits (explain) 其他貸款 (請說明)	
m. Loan amount (exclude Funding Fee Financed) 貸款金額 (不包括融資基金)	
n. Funding Fee Financed 融資基金	
o. Load amount(add m& n) 貸款金額 (由 m 加 n)	
p. Cash from/to Borrower(subject j,k,l & o from I) 現金從/至借款人 (主要 j,k,l.&o 從 I)	

VIII. DECLARATIONS 申報

If you answer "Yes" to any questions a through I, please use continuation sheets for explanation.

如果你對問題 A 至 I 的回答是“是”，請使用另一張紙說明。

	Borrower 借款人	Co-Borrower 聯合借款人
a. Are there any outstanding judgements against you? 你有任何懸而未決的判決嗎?	<input type="checkbox"/> Y 有 <input type="checkbox"/> N 沒有	<input type="checkbox"/> Y 有 <input type="checkbox"/> N 沒有
b. Have you been declared bankrupt within the past 7 years?在過去 7 年內你有宣布過破產嗎?	<input type="checkbox"/> Y 有 <input type="checkbox"/> N 沒有	<input type="checkbox"/> Y 有 <input type="checkbox"/> N 沒有
c. have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years 在過去的 7 年你有被取消贖回抵押品權力或給予法人所有權或契據嗎?	<input type="checkbox"/> Y 有 <input type="checkbox"/> N 沒有	<input type="checkbox"/> Y 有 <input type="checkbox"/> N 沒有
d. Are you a party to a law suit?你有參與一樁訴訟嗎?	<input type="checkbox"/> Y 有 <input type="checkbox"/> N 沒有	<input type="checkbox"/> Y 有 <input type="checkbox"/> N 沒有
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgement? 你有直接或間接地負任何貸款而導致被取消贖回抵押品權力轉移所有權或判決	<input type="checkbox"/> Y 有 <input type="checkbox"/> N 沒有	<input type="checkbox"/> Y 有 <input type="checkbox"/> N 沒有
f. Are you presently delinquent or in default on any federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? 你目前對任何聯邦債務或其他任何貸款，抵押貸款，財政義務，債券或貸款擔保有拖欠或違約嗎	<input type="checkbox"/> Y 有 <input type="checkbox"/> N 沒有	<input type="checkbox"/> Y 有 <input type="checkbox"/> N 沒有
g.Are you obligated to pay alimony, child support or separate maintenance? 你必須支付贍養費，子女扶養/分居贍養費?	<input type="checkbox"/> Y 有 <input type="checkbox"/> N 沒有	<input type="checkbox"/> Y 有 <input type="checkbox"/> N 沒有
h. Is any part of the downpayment borrowed?有任何首期貸款被借貸嗎?	<input type="checkbox"/> Y 有 <input type="checkbox"/> N 沒有	<input type="checkbox"/> Y 有 <input type="checkbox"/> N 沒有
i. Are you a co-maker or endorser on a note?你有背書或開出任何支票?	<input type="checkbox"/> Y 有 <input type="checkbox"/> N 沒有	<input type="checkbox"/> Y 有 <input type="checkbox"/> N 沒有
j. Are you a U. S. citizen? 你是美國公民嗎?	<input type="checkbox"/> Y 有 <input type="checkbox"/> N 沒有	<input type="checkbox"/> Y 有 <input type="checkbox"/> N 沒有
k. Are you a resident of Belize? 你是貝里斯的居民嗎?	<input type="checkbox"/> Y 有 <input type="checkbox"/> N 沒有	<input type="checkbox"/> Y 有 <input type="checkbox"/> N 沒有
l. Do you intend to occupy the property as your primary residence? If "Yes" complete question m below. 你打算使用此財產作為您的主要住宅? 如果“是”請填寫下列問題 m。	<input type="checkbox"/> Y 有 <input type="checkbox"/> N 沒有	<input type="checkbox"/> Y 有 <input type="checkbox"/> N 沒有
m. Have you had an ownership interest in a property in the last three years? 在過去三年你擁有一個所有權的財產嗎 ?	<input type="checkbox"/> Y 有 <input type="checkbox"/> N 沒有	<input type="checkbox"/> Y 有 <input type="checkbox"/> N 沒有
(1) what type of property did you own-principal residence (PR), second home (SH), or investment property (IP)? 是什麼類型的財產呢，你自己的主要住宅 (PR) ，次要住宅 (SH) ，或投資財產 (IP) ?		
(2) How did you hold title to the home-solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)? 你是如何持有此所有權 由自己保有 (S) ，與你的配偶聯合保有 (SP) ，或與另一人共同 (O) ?		

IX. ACKNOWLEDGEMENT AND AGREEMENT 協議與認同

Each of the undersigned specifically represents to Lender's actual or potential agents, broker, processors, attorneys, insurers, services, 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 may have made on this application, and/or in criminal penalties including, but not limited to fine or imprisonment or both under the laws of Belize or elsewhere; (2) the loan requested pursuant to this application (the "loan") will be secured by a mortgage or deed of trust on the property described on this application; (3) the property will not be used for any illegal or prohibited purposes; (4) all statements made in this application are made for the purpose of obtaining a loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its services, 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 materials facts that I have represented herein should change prior to closing the loan; (8) in the event that my payments of the loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to an 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 by 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.

每一位下列簽署者特別代表，以借款人的實際或有能力的代理人，經紀人，加工者，律師，保險，服務，繼承人及受讓人，同意且確認：(1) 此申請表所提供的資訊是真實與正確無誤如同日期載於我的簽名相反處和我故意或疏忽的失實陳述這申請表的資料可能會導致民事賠償責任，包括賠償金於可能遭受的任何損失的任何人，由於依賴此申請表上的任何失實陳述，或刑事處罰包括，但不僅限於罰款或監禁或兩者依貝里斯法律或其他地方；(2) 此貸款的要求需遵行此申請表(以下簡稱“貸款”)此申請表所描述的財產將被抵押契約或信託契約所擔保(3) 此財產將不會被用於任何非法或禁止的活動(4) 所有在此申請表的陳述是為了獲得貸款；(5) 此財產將被佔領如同此申請表所指示(6) 借款人，其服務，繼承人或受讓人可以保留原來的申請表和/或電子記錄的申請表，不論貸款是否批准；(7) 借款人及其代理人，經紀，保險業，服務業，繼承人和受讓人可以不斷依靠中所載資料的應用，我有義務修改和/或補充此申請表中提供的任何事實的資料在完成此申請表前我可更改任何錯誤(8) 如果我的貸款支付將成為違法那借款人服務業，繼承人或代理人可以對此類違法有其他權利和補救措施如把我的名字和帳戶報在一個或多個以上的消費者報告機構；(9) 所有權的貸款和/或機構貸款帳戶若要轉讓可依法要求此類通知(10) 不是借款人亦不是其代理人，經紀人，保險業，服務業，繼承人和受讓人對於我的財產或財產價值與條件作出任何陳述或擔保，以明示或暗示(11)我的此申請表傳達可以是“電子記錄”的含有“電子簽名”因為這些條款被聯邦和/或國家的法律確定適用(不包括錄音和錄像)或者我此申請表的傳真傳達含有我的簽字，應作為有效可執行的和合法的，如同此申請表的原版含有我原來的書面簽名

ACKNOWLEDGEMENT: Each of the undersigned hereby acknowledges that any owner of the loan, its servicers, successors and assigns, may or reverify any information or data relating to the loan, for any legitimate purpose through any source named in this application or a consumer reporting agency.

每一位下列簽署者在此認同，任何貸款的業主，其服務，繼承人及受讓人，可能或驗證任何資料或有關貸款的檔案，對任何合法目的通過在此申請表上的任何命名來源或消費者報告機構。

Borrower's Signature 借款人簽名 _____	Date 日期 _____
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Co-Borrower's Signature 聯合借款人簽名 _____	Date 日期 _____
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TO BE COMPLETED BY THE INTERVIEWER 須由面試人員完成

This application was taken by 此申請表是由 Face-to Face interview 面試 Mail 郵件 Telephone 電話 Internet 網路

Interviewer's Name (print or type) 面試人員姓名 (正楷或打印)

Interviewer's Signature 面試人員簽名 _____	Date 日期 _____
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Interviewer's Phone Number(incl. Area code) 面試人員電話號碼 (含區號)