

HOME LOAN APPLICATION

NOT FOR FNMA/FHLMC/FHA/VA USE

CENSUS TRACT

IMPORTANT APPLICANT INFORMATION: Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

MORTGAGE APPLIED FOR	<input type="checkbox"/> Conventional <input type="checkbox"/>	Amount \$ _____	Interest Rate _____%	No. of Months _____	Monthly Payment Principal & Interest \$ _____	Escrow / Impounds (to be collected monthly) <input type="checkbox"/> Taxes <input type="checkbox"/> Hazard Ins. <input type="checkbox"/> Mtg. Ins. <input type="checkbox"/>
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Prepayment Option

Property Street Address	City	County	State	Zip	No. Units	
Legal Description (Attach description if necessary)					Year Built	
Purpose of Loan: <input type="checkbox"/> Purchase <input type="checkbox"/> Construction-Permanent <input type="checkbox"/> Construction <input type="checkbox"/> Refinance <input type="checkbox"/> Other (Explain)						
Complete this line if Construction-Permanent or Construction Loan		Lot Value Data	Original Cost	Present Value (a)	Cost of Imps. (b)	Total (a + b)
Year Acquired _____		\$ _____	\$ _____	\$ _____	\$ _____	ENTER TOTAL AS PURCHASE PRICE IN DETAILS OF PURCHASE.
Complete this line if a Refinance Loan						
Year Acquired _____		Original Cost	Amt. Existing Liens	Purpose of Refinance		Describe Improvements [] made [] to be made
\$ _____		\$ _____				Cost: \$ _____
Title Will Be Held In What Name(s)				Manner In Which Title Will Be Held		
Source of Down Payment and Settlement Charges						

This application is designed to be completed by the borrower(s) with the lender's assistance. The Co-Borrower Section and all other Co-Borrower questions must be completed and the appropriate box(es) checked if another person will be jointly obligated with the Borrower on the loan, or the Borrower is relying on income from alimony, child support or separate maintenance or on the income or assets of another person as a basis for repayment of the loan, or the Borrower is married and resides, or the property is located, in a community property state.

BORROWER				CO-BORROWER			
Name		Date of Birth	School Yrs.	Name		Date of Birth	School Yrs.
Present Address		No. Years	<input type="checkbox"/> Own <input type="checkbox"/> Rent	Present Address		No. Years	<input type="checkbox"/> Own <input type="checkbox"/> Rent
Street _____				Street _____			
City/State/Zip _____				City/State/Zip _____			
Former address if less than 2 years at present address				Former address if less than 2 years at present address			
Street _____				Street _____			
City/State/Zip _____				City/State/Zip _____			
Years at former address		<input type="checkbox"/> Own <input type="checkbox"/> Rent		Years at former address		<input type="checkbox"/> Own <input type="checkbox"/> Rent	
Marital Status	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (incl. single, divorced, widowed)	DEPENDENTS OTHER THAN LISTED BY CO-BORROWER		Marital Status	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (incl. single, divorced, widowed)	DEPENDENTS OTHER THAN LISTED BY BORROWER	
		NO.	AGES			NO.	AGES
Name and Address of Employer			Years employed in this line of work or profession?	Name and Address of Employer			Years employed in this line of work or profession?
			_____ years				_____ years
			Years on this job _____				Years on this job _____
			<input type="checkbox"/> Self Employed *				<input type="checkbox"/> Self Employed *
Position/Title		Type of Business		Position/Title		Type of Business	
Social Security Number		Home Phone		Social Security Number		Home Phone	
		Business Phone				Business Phone	

GROSS MONTHLY INCOME				MONTHLY HOUSING EXPENSE **			DETAILS OF PURCHASE	
Item	Borrower	Co-Borrower	Total	Rent	PRESENT	PROPOSED	Do Not Complete if Refinance	
Base Empl. Income	\$ _____	\$ _____	\$ _____	First Mortgage (P & I)	\$ _____	\$ _____	a. Purchase Price	\$ _____
Overtime				Other Financing (P & I)			b. Total Closing Costs (Est.)	
Bonuses				Hazard Insurance			c. Prepaid Escrows (Est.)	
Commissions				Real Estate Taxes			d. Total (a + b + c)	\$ _____
Dividends/Interest				Mortgage Insurance			e. Amount This Mortgage	(_____)
Net Rental Income				Homeowner Assn. Dues			f. Other Financing	(_____)
Other † (Before completing, see notice under Describe Other Income below.)				Other			g. Other Equity	(_____)
				Total Monthly Pmt.	\$ _____	\$ _____	h. Amount of Cash Deposit	(_____)
				Utilities			i. Closing Costs Paid by Seller	(_____)
Total	\$ _____	\$ _____	\$ _____	Total	\$ _____	\$ _____	j. Cash Reqd. For Closing (Est.)	\$ _____

DESCRIBE OTHER INCOME		
<input type="checkbox"/> B—Borrower <input type="checkbox"/> C—Co-Borrower	NOTICE: † Alimony, child support, or separate maintenance income need not be revealed if the Borrower or Co-Borrower does not choose to have it considered as a basis for repaying this loan.	Monthly Amount
		\$ _____

IF EMPLOYED IN CURRENT POSITION FOR LESS THAN TWO YEARS, COMPLETE THE FOLLOWING						
B/C	Previous Employer/School	City/State	Type of Business	Position/Title	Dates From/To	Monthly Income
						\$ _____

THESE QUESTIONS APPLY TO BOTH BORROWER AND CO-BORROWER					
If a "yes" answer is given to a question in this column, please explain on an attached sheet.	Borrower Yes or No	Co-Borrower Yes or No		Borrower Yes or No	Co-Borrower Yes or No
Are there any outstanding judgments against you?	_____	_____	Are you a U.S. citizen?	_____	_____
Have you been declared bankrupt within the past 7 years?	_____	_____	If "no," are you a resident alien?	_____	_____
Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	_____	_____	If "no," are you a non-resident alien?	_____	_____
Are you a party to a law suit?	_____	_____	Explain Other Financing or Other Equity (if any).	_____	_____
Are you obligated to pay alimony, child support, or separate maintenance?	_____	_____	_____	_____	_____
Is any part of the down payment borrowed?	_____	_____	_____	_____	_____
Are you a co-maker or endorser on a note?	_____	_____	_____	_____	_____

* The lender may require business credit report, signed Federal Income Tax returns for last two years; and, if available, audited Profit and Loss Statements plus balance sheet for same period.
 ** All Present Monthly Housing Expenses of Borrower and Co-Borrower should be listed on a combined basis.

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.

Completed Jointly Not Completed Jointly

ASSETS

LIABILITIES AND PLEDGED ASSETS

Indicate by (*) those liabilities or pledged assets which will be satisfied upon sale of real estate owned or upon refinancing of subject property.

STATEMENT OF ASSETS AND LIABILITIES

Description	Cash or Market Value	Creditors' Name, Address and Account Number	Acct. Name if Not Borrower's	Mo. Pmt. and Mos. Left to Pay	Unpaid Balance
Cash Deposit Toward Purchase Held By	\$	Installment Debts (Include "revolving" charge accounts) Co. Acct. No.		\$ Pmt/Mos.	\$
Checking and Savings Accounts (Show Names of Institutions - Account Numbers) Bank, S&L or Credit Union		Addr. City Co. Acct. No.		/	
Addr. City Acct. No. Bank, S&L or Credit Union		Addr. City Co. Acct. No.		/	
Addr. City Acct. No. Bank, S&L or Credit Union		Addr. City Co. Acct. No.		/	
Addr. City Acct. No. Bank, S&L or Credit Union		Addr. City Co. Acct. No.		/	
Addr. City Acct. No.		Other Debts including Stock Pledges		/	
Stocks and Bonds (No./Description)				/	
Life Insurance Net Cash Value Face Amount \$		Real Estate Loans Co. Acct. No. Addr. City		X	
Subtotal Liquid Assets		Co. Acct. No. Addr. City			
Real Estate Owned (enter Market Value from Schedule of Real Estate Owned)		Automobile Loans Co. Acct. No.			
Vested Interest in Retirement Fund		Addr. City		/	
Net worth of Business Owned (ATTACH FINANCIAL STATEMENT)		Co. Acct. No. Addr. City		/	
Automobiles Owned (Make and Year)		Co. Acct. No. Addr. City		/	
Furniture and Personal Property		Alimony/Child Support/Separate Maintenance Payments Owed to		/	
Other Assets (Itemize)				/	
Total Assets	A \$	Net Worth (A minus B) \$		Total Liabilities	B \$

SCHEDULE OF REAL ESTATE OWNED (If Additional Properties Owned Attach Separate Schedule)

Address of Property (Indicate 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	Taxes, Ins. Maintenance and Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
TOTALS		\$	\$	\$	\$	\$	\$

LIST PREVIOUS CREDIT REFERENCES

B—Borrower C—Co-Borrower	Creditor's Name and Address	Account Number	Purpose	Highest Balance	Date Paid
				\$	

List any additional names under which credit has previously been received _____

NOTICE - JOINT CREDIT: We intend to apply for joint credit. (initials) _____
AGREEMENT: The undersigned applies for the loan indicated in this application to be secured by a first mortgage or deed of trust on the property described herein, and represents that the property will not be used for any illegal or restricted purpose, and that all statements made in this application are true and are made for the purpose of obtaining the loan. Verification may be obtained from any source named in this application. The original or a copy of this application will be retained by the lender, even if the loan is not granted. The undersigned intend or do not intend to occupy the property as their primary residence.
 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 1014.

Borrower's Signature _____ Date _____

Co-Borrower's Signature _____ Date _____

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. You may select one or more designations for "Race." The law provides that a lender may not discriminate on the basis of this information, or on whether you choose to furnish it. However, if you choose not to furnish the information and you have made this application in person, under federal regulations the lender is required to note ethnicity, race, origin and sex on the basis of visual observation or surname. If you do not wish to furnish this information, please check below.

BORROWER I do not wish to furnish this information. **CO-BORROWER** I do not wish to furnish this information.

Ethnicity: Hispanic or Latino Not Hispanic or Latino **Ethnicity:** Hispanic or Latino Not Hispanic or Latino

Race: American Indian or Alaska Native Asian Black or African American **Race:** American Indian or Alaska Native Asian Black or African American
 Native Hawaiian or Other Pacific Islander White Native Hawaiian or Other Pacific Islander White

Sex: Female Male **Sex:** Female Male

TO BE COMPLETED BY INTERVIEWER

This application was taken by:

face to face interview Interviewer _____ Name of Interviewer's Employer _____
 by mail _____
 by telephone Interviewer's Phone Number _____ Address of Interviewer's Employer _____
 by internet _____