

Member FDIC | Equal Housing Lender Privacy Statement

Residental Mortgage Application

First Name:	Last Name:
Submitted on:	
Important Notices	
requires all financial institution account. What this means for other information that will allow instances, we may use outside federal law. False Statements. By complete both, to knowingly make any States Code, Section 1001, of Security Notice: ONLY fill our have the latest version, down Right to Receive a Copy of A appraisal. We will promptly gour own use at your own collick here to access Adjustal Click here to access the Confustructions: Print this form and gather the Complete this form on-line abusiness days and we will see To safeguard your privacy,	t this loan application on-line if you are using a browser with the latest security enhancements. If you do not nload it now. This form is NOT cached (saved in your computer's memory) when you QUIT your browser. Appraisal Report. We may order an appraisal to determine the property's value and charge you for this give you a copy of an appraisal, even if your loan does not close. You can pay for an additional appraisal for st. ble Rate Mortgage (ARM) Disclosures. sumer Handbook on Adjustable Rate Mortgages (CHARM booklet).
as applicable. Co-Borrower in than the "Borrower" (including will not be used as a basis for community property state, the	to be completed by the applicant(s). Applicants should complete this form as "Borrower" or "Co-Borrower", information must also be provided (and the appropriate box checked) when the income of a person other g Borrower's spouse) will be used as a basis for loan qualification or the income of the Borrower's spouse or loan qualification, but his or her liabilities must be considered because the Borrower resides in a e security property is located in a community property state, or the Borrower is relying on other property erty state as a basis for repayment of the loan.
To apply with Peoples	
Bank, you must be a resident of the State of	
Missouri or a current	
customer of Peoples Bank.	
Before proceeding, please	
confirm your eligibility.	
(required)	
	Type of Loan Application

Choose 1 and initial Joint Intent (if applicable). Use another application if more than 2 applicants. (required)	 Individual Credit - If checked, this is an Application for Individual Credit - relying solely on my income and assets. Individual Credit with Another - If checked, this is an Application for Individual Credit - relying on my income and assets AND on income and/or assets of another as a basis for loan qualification. (Please complete Borrower and Co-Borrower Sections). Joint Credit - If checked, this is an Application for Joint Credit. By signing below, the Borrower and Co-Borrower agree that each of us intend to apply for joint credit. (Complete Borrower and Co-Borrower Sections). 			
Joint Credit Acknowledgement (required) ONLY complete if you chose, JOINT CREDIT above.	Please initial (By initialing, you agree that each of us intend to apply for Joint Credit)	Borrower	Co-Borrower	
		ORTGAGE AND TERMS OF LO		
Amount A	Applying For \$	No. of Months	Interest Rate	
Amortization Type:	Fixed Rate Adjustable Rate (ARM)	ORMATION AND PURPOSE OF	= LOAN	_
Purpose of Loan:	Purchase Refinance Other:	SINKTION AND FOR COLO	LOAN	
Property will be:	O Primary Residence O Secondary Residence O Investment			
Property Address	Address Line 1 Address Line 2 City	State	ZIP Code	
Estimated Value of Property (required)				
	III. BOI	RROWER INFORMATION		

			Borrower	
	Name (include Jr. or Sr. if applicable)			
	Social Security No.			
Borrower (required)	Phone (incl. area			
	code)			
	Date of Birth			
	Email Address			
	Married			
	Separated			
	Unmarried (includ	e single, divorced, widowe	d)	
	Address Line 1			
Present Address (required)	Address Line 2			
	City	State	ZIP Code	
			Co-Borrower	
	Name (include Jr. or Sr. if			
	applicable)			
Co-Borrower (required)	Social Security No.			
co zonene: (requirea)	Phone (incl. area			
	code)			
	Date of Birth			
	-			
	Email Address			
	Email Address Married			
	Email Address Married Separated			
	Email Address Married Separated	e single, divorced, widowe	d)	
	Email Address Married Separated	e single, divorced, widowe	d)	
Present Address	Email Address Married Separated Unmarried (includ	e single, divorced, widowe	d)	

	IV	'. EMPLOYMENT INFORMATION	
Borrower * Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.	Self Employed		
Borrower (required)	Employer Name Employer Address Years on Job (If less than 2 yrs, please fill out Additional Employer Information) Years employed in this profession Position/Title Business Phone	Employer	Additional Employer
Co-Borrower * Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.	Self Employed		
Co-Borrower (required)	Address Years on Job (if less than 2 yrs, please fill out Additonal Employer Info.) Years employed in this profession Position/Title Business Phone	Employer	Additional Employer

		Borrower	Co Borrower
Gross Monthly Income (required)	Gross Monthly Income		
		VIII. DECLARATIONS	
A. Are there any outstanding judgments against the Borrower or Co-Borrower? (required)	Yes No		
B. Has the Borrower or Co- Borrower declared bankruptcy within the past 10 years? (required)	Yes No		
C. Has the Borrower or Co- Borrower had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? (required)	Yes No		
D. Is the Borrower or Co- Borrower party to a lawsuit? (required)	Yes No		
E. Has the Borrower or Co- Borrower directly or indirectly been obligated on any loan which resulted in foreclosures, transfer of title in lieu of foreclosure, or judgment? (required)	☐ Yes ☐ No		
F. Is the Borrower or Co- Borrower presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? (required)	☐ Yes ☐ No		
G. Is the Borrower or Co- Borrower obligated to pay alimony, child support, or separate maintenance? (required)	Yes No		
H. Is any part of the down payment borrowed? (required)	Yes No		
I. Is the Borrower or Co- Borrower a co-maker or endorser on a note? (required)	Yes No		
J. Is the Borrower and Co- Borrower U.S. citizens? (required)	Yes No		
K. Is the Borrower or Co- Borrower a permanent resident alien? (required)	Yes No		
L. Does the Borrower or Co- Borrower intend to occupy the property as their primary residence? (required)	Yes No		

M. As the Borrower or Co- Borrower had an ownership interest in a property in the last 3 years? (required)	Yes No
M.1 What type of property did you own? (Complete if the answer to	Principal Residence Second Home
question M is Yes)	Investment Property
M.2 How did you hold title to the home?	Solely by Yourself Jointly with your Spouse
(Complete if the answer to question M is Yes)	Jointly with another Person
N. Are there any other equity loans on the property? (required)	☐ Yes ☐ No
property: (required)	X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES
The purpose of collecting this communities and neighborho demographic information (eth home mortgage disclosure lawe may not discriminate on the information and you have basis of visual observation or information you provide in this	is section asks about your ethnicity, sex, and race. Is information is to help ensure that all applicants are treated fairly and that the housing needs of ods are being fulfilled. For residential mortgage lending, federal law requires that we ask applicants for their inicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and ws. You are not required to provide this information, but are encouraged to do so. The law provides that he basis of this information, or on whether you choose to provide it. However, if you choose not to provide made this application in person, federal regulations require us to note your ethnicity, sex, and race on the surname. The law also provides that we many not discriminate on the basis of age or marital status application. Instructions. You may select one or more "Hispanic or Latino" origins and one or more up do not wish to provide some or all of this information, select this applicable check box. Demographic Information
	○ Female
Borrower - Sex	Male Male
	O I do not wish to provide this information
Borrower - Ethnicity	Hispanic or LatinoNot Hispanic or LatinoI do not wish to provide this information
Borrower - Ethnicity Con't (if Applicable) Complete if Hispanic or Latio was chosen above	MexicanPuerto RicanCubanOther:

Borrower - Race	 American Indian or Alaska Native (enter enrolled or principal tribe below) Asian Black or African American Native Hawaiian or Other Pacific Islander White I do not wish to provide this information
If American Indian or Alaska Native was chosen, please enter name of enrolled or principal tribe.	
Borrower - Race con't (if Applicable) if Asian, Native Hawaiian or Other Pacific Islander was selected please complete this section	
If Other Asian or Other Pacific Islander was chosen above, please enter Race. (Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, Fijian, Tongan, etc.)	
Co-Borrower - Sex	FemaleMaleI do not wish to provide this information.
Co-Borrower - Ethnicity	Hispanic or LatinoNot Hispanic or LatinoI do not wish to provide this information
Co-Borrower - Ethnicity con't (if Applicable) Complete if Hispanic or Latio was chosen above	MexicanPuerto RicanCubanOther:
Co-Borrower - Race	 American Indian or Alaska Native (enter name of enrolled or principal tribe below) Asian Black or African American Natie Hawaiian or Other Pacific Islander White I do not wish to provide this information

If American Indian or Alaska native was chosen, please enter the name of enrolled or principal tribe.	
Co-Borrower - Race con't (if Applicable) if Asian, Native Hawaiian, or Other Pacific Islander was chosen above, please enter Race.	
If Other Asian or Other Pacific Islander was chosen above, please enter Race. (Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, Fijian, Tongan, etc.)	
	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 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 herein;(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 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 fascimile 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.

Consent. You authorize us to contact you using any of the telephone numbers listed on this Credit Application or that you subsequently provide us in connection with your credit account - regardless whether the number we use is assigned to a paging service, cellular telephone service, specialized mobile radio service or other radio common carrier service or any other service for which you may be charged for hte call. You further authorize us to contact you through the use of voice, text and email and through the use of pre-recorded/artificial voice messages or an automated dialing device.

Acknowledgement. Each of the applicants 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 for a consumer reporting agency.

Borrower's Na	me Date	CO-Borrower's Name	Date	
	Driver's	License Upload		
Driver's License Upload Please upload a copy of the Front of the Borrower & Co- Borrower Driver Licenses	Please submit this information as a	n additional attachment.		
	To be completed by Bank Employee - Loan Officer Information			

	Enter Name	Loan Originator Identifier (MLO#)
Loan Originator's Name		
Peoples Bank, PO Box H, Cuba MO 65453 NMLS#469800		
	To be completed by Bank	Employee (if applicable)
Date Application Received		
This application was taken	over Internet face-to-face interview	
by:	by mailby telephone	
Was the ethnicity of the Borrower collected on the basis of visual observation or surname? for in person application	○ Yes ○ No	
Was the sex of the Borrower collected on the basis of visual observation or surname? for in person application	○ Yes ○ No	
Was the race of the Borrower collected on the basis of visual observation or surname? for in person application		
Was the ethnicity of the Co- Borrower collected on the basis of visual observation or surname? for in person application		
Was the sex of the Co- Borrower collected on the basis of visual observation or surname? for in person application	○ Yes ○ No	
Was the race of the Co- Borrower collected on the basis of visual observation or surname? for in person application	○ Yes ○ No	