

Equal Housing Lender | Member FDIC

Privacy Statement

Mortgage Application

First Name:	Last Name:
Submitted on:	
Important Notices	
Privacy Policy: Our privacy policy protects the particle The bank is required to provide adequate notice information to verify their identities. The notice view prior to opening an account. The following IMPORTANT INFORMATION ABOUT PROCE To help the government fight the funding of term record information that on personal accounts in identification on beneficial owners and controlling.	DURES FOR OPENING A NEW ACCOUNT rorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and dentifies each person who opens an account. In addition, on legal entity accounts, we will require ing person. ccount, we will ask for your name, address, date of birth, and other information that will allow us to identify
new regulatory requirements, the Bank will requidentity through other non-documentary method companies and partnerships. In all cases, protection of our customers' identity Security Notice: ONLY fill out this loan applicativersion, download it now. This form is NOT cac Instructions: Print this form and gather the information you' Complete this form on-line and click "Submit A" Upon receipt we will send you the proper discoform. We will also contact you to discuss your as	Application". Iosures, and charge your VISA or Master Card for \$50.00 to cover the cost of processing this on-line application within three business days. browser and restart it again after submitting this form.
This application is designed to be completed by Borrower", as applicable. Co-Borrower informat other than the "Borrower" (including Borrower's will not be used as a basis for loan qualification	y the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Cotion must also be provided (and the appropriate box checked) when the income or assets of a person spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse to but his or her liabilities must be considered because the Borrower resides in a community property nunity property state, or the Borrower is relying on other property located in a community property state as Uniform Residential Loan Application
	the income or assets of a person other than the "Borrower" (including Borrower's spouse) will be used as a basis for loan qualification the income or assets of the Borrower's spouse will not be used as a basis for loan qualification
	I. TYPE OF MORTGAGE AND TERMS OF LOAN
Mortgage Applied for:	○ VA○ FHA○ Conventional○ FmHA
	Other:

Agency Case No.	nder Case No.	Amount \$	Interest Rate %	No. of Months
Amortization Type:	Fixed Rate GPM ARM Other:			
	II. PROPERTY INFOR	RMATION AND PURP	OSE OF LOAN	
Subject Prop	perty Address (street, c	city state & ZIP)		No. of Units
Legal Description	n of Subject Property (a	attach description if ne	ecessary)	Year Built
Purpose of Loan:	Purchase Refinance Construction Construction-Pe Other:	ermanent		
Property will be:	Primary Resider Secondary Resi			
Complete these lines if construction or construction-permanent loan: (required)	Year Lot Acq	uired Or	ginal Cost \$	Amount Existing Liens \$
(a) Present Value of Lot		(b) Cost of Impro	vements \$	Total (a+b) \$
Complete these lines if this is a refinance loan. (required)	Year Acquired	Original Cost \$	Amount Existing Liens \$	Purpose of Refinance
Describe Improvements	Made To Be Made Other:			

Des	cribe Improvements			Cost \$
Title will be held in what Names(s) Manner i	n which Title will be held:	ce of Down Payme	ent, Settlement Changes Financing (explain)	s and/or Subordinate
Estate will be held in:	Fee Simple Chasehold (show expiration date)			
Borrower (required)	III. BORROWER INFOR Borrower's Name (include Jr. or Sr. if applicable)	Social Security No.	Home Phone (incl. area code)	Date of Birth Yrs. School
	MarriedSeparatedUnmarried (include single, dive	prced, widowed)		
Dependents (not listed by Co-Borrower) (required)	no.		ages	;
Present Address	Address Line 1 Address Line 2 City	State	ZIP Code	
	Own Rent			
No. Yrs. Former Address If residing at present address for less than two years, complete the following:	Address Line 1 Address Line 2 City Own Rent	State	ZIP Code	
No. of yrs. Former Address				
Former Address	Address Line 1 Address Line 2 City	State	ZIP Code	

	Own				
	Rent				
No. of yrs. Former Address					
Co-Borrower (required)	Co-Borrower's Name (include Jr. or Sr. if applicable)	Social Security No.	Home Phone (incl. area code)	Date of Birth	Yrs. School
	Married Separated Unmarried (include single, divor	ced, widowed)			
Dependents (not listed by Borrower) (required)	no.		ages		
Present Address	Address Line 1 Address Line 2 City	State	ZIP Code		
	Own Rent				
No. Yrs.					
Former Address If residing at present address for less than two years, complete the following:	Address Line 1 Address Line 2 City	State	ZIP Code		
	Own Rent				
No. of yrs. Former Address					
Former Address	Address Line 1 Address Line 2 City	State	ZIP Code		
	Own Rent				
No. of yrs. Former Address					
Borrower	IV. EMPLOYMENT INFOR	MATION			

Borrower (required)	Name & Address of Employer	Years on this job	Yrs. employed in this line of work/profession:	Position/Title/Type of Business	Business Phone (include area code)
If employed in current position for less than two	years or if currently Self Employed		in more than one position, co	mplete the following:	
Name & Address of Employer Dates			Position/Title/Type of Busines	ss Business Phone (incl. area code)
Name & Address of Employer Dates	Self Employed (from-to) Monthly in		Position/Title/Type of Busines	ss Business Phone (incl. area code)
Co-Borrower	Self Employed			_	_
Co-Borrower (required)	Name & Address of Employer	Years on this job	Years employed in this line of work/profession:	Position/Title/Type of Business	Business Phone (incl. area code)
If employed in current position for less that two			in more than one position, con	nplete the following	
Name & Address of Employer Dates: from-to-	Self Employed o: Monthly income:		on/Title/ Type of Business	Business Phone (inc	. area code)
	Self Employed				
Name & Address of Employer Dates: from-to-	o: Monthly income:	\$ Position	on/Title/ Type of Business	Business Phone (inc	. area code)
V. MONTH	LY INCOME AND C	OMBINED	HOUSING EXPENSE INFOR	MATION	

		Borrowe	· Co	Borrower	7	Γotal
	Base Empl.					
	Income *					
	Overtime					
	Bonuses					
	Commissions					
Gross Monthly Income (required)	Dividends/Intere st					
	Net Rental Income					
	Other (before completing, see the notice in "describe other income" below)					
		P	resent	Pr	oposed	
	Rent					
	First Mortgage (P & I)					
	Other Financing(P & I)					
Combined Monthly Housing Expense	Hazard Insurance					
(required)	Real Estate Taxes					
	Mortgage Insurance					
	Homeowner Assn. Dues					
	Other					
	Total					
* Self Employed Borrower(s) may be required		Describe Other Income B/C	Notice: Alimony, o maintenance incon the Borrower (B) or choose to have it co	child support, or sep ne need not be reve r co-Borrower(C) do onsidered for repayi loan.	aled if es not	Monthly Amount
to provide additional documentation such as tax returns and financial statements. (required)	B/C					
	B/C					
	B/C					
	VI. ASSI	ETS AND LIABILI	ΓΙΕS			

Total Assets (a)	Cash or Market Value				
		larket value			
Other Assets (item		farket Value			
,	ed (make and year)	sh or Market	Value		
Net worth of business(es) owned (attach financial statement)					
schedule of real estate owned) Vested interest in retirement					
Real estate owned (enter market value from					
Subtotal Liquid Assets					
Real estate owned (enter market value from schedule of real estate owned)					
Life Insurance	ce net cash value Face amount: \$	М	arket Value		
Stock & Bonds (Con	npany name/number & description	Cash or N	farket Value		
List checking and savings accounts below (required)					
	Name and address of Bank, S & L, or Credit Union	Acct. no.	Cash or Market Valu		
ASSETS Description (required)	Cash deposit toward purchase held by:S Description	Ca	Cash or Market Value		
Completed	O Jointly Not Jointly				

will be satisfied upon sale of real estate owned or upon refinancing of the subject property.

This Statement and any applicable supporting schedule may be completed jointly by both married and unmarried Co-Borrowers if their assets and

		Name a	nd Address	s of Compa	any M	onthly Pay	t. & Mos. L	eft to Pay	Unpaid	Balance	Acct. No.
Liabilities (required)									_		
									_		
									_		
				Month	nly Payt.	& Mos. Left	t to Pay				
Alimony/Child Support/Separate Maintenance Payments Owed to:											
				Month	nly Payt.	& Mos. Left	t to Pay				
Job Related Expense (child care, union dues, etc.)											
				Monti	nly Payt.	& Mos. Leff	t to Pay				
Total Monthly Payments											
				Monti	hly Payt.	& Mos. Left	t to Pay				
Net Worth (a minus b)											
				Month	nly Payt.	& Mos. Leff	t to Pay				
Total Liabilities(b)											
		V	I. ASSETS		BILITIES	(cont.)					
Schedule of Real Estate Owned properties are owned use contin			Property Address	S - sold, PS- pending sale or R - rental being held for income	Type o Propert	Present Market Value	Amount of Mortgag e & Liens	Gross Rental Income	Mortgag e Paymen ts	Insurance e Mainten ance, Taxes & Misc.	Net Rental
(required)				——							
		Total									
List any additional names under has previously been received ar appropriate creditor name(s) and number(s): (required)	nd indicate	Α	Iternative N	lame		Credito	r Name		Accou	unt Numbe	er

	VII. DETAILS (OF TRANSACTION	
a. Purchase Price			
b. Alterations, improvements, repairs			
c. Land (if acquired separately)			
d. Refinance (incl. in debts to be paid off)			
e. Estimated prepaid items			
f. Estimated closing costs			
g. PMI, MIP, Funding Fee			
h. Discount (if Borrower will pay)			
i. Total costs (add items a through h)			
j. Subordinate financing			
k. Borrower's closing costs paid by Seller			
	I. Other Credits (explain	n)	\$
m. Loan amount (exclude PMI, MIP, Funding Fee financed)			
n. PMI, MIP, Funding Fee financed			
o. Loan amount (add m & n)			
p. Cash from/to Borrower (subtract j, k, l & o from i)			
	VIII. DEC	CLARATIONS	
		Yes	No
a. Are there any outstanding judgments against you? (required)	Borrower	0	0
	Co-Borrower	0	0
		Yes	No
b. Have you been declared bankrupt within the past 7 years? (required)	Borrower	0	0
p. PMI, MIP, Funding Fee p. Discount (if Borrower will pay) Total costs (add items a through h) Subordinate financing Borrower's closing costs paid by Seller p. Loan amount (exclude PMI, MIP, Funding Fee financed) Definanced Defin	Co-Borrower	0	0
		Yes	No
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? (required)	Borrower	0	0
yourse (requires)	Co-Borrower	0	0
		Yes	No
. Cash from/to Borrower (subtract j, k, I & o om i) . Are there any outstanding judgments gainst you? (required) . Have you been declared bankrupt within the ast 7 years? (required) . Have you had property foreclosed upon or iven title or deed in lieu thereof in the last 7 ears? (required)	Borrower	0	0
	Co-Borrower	0	0

e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA		Yes	No
loans, home improvement loans, educational loans, manufactured (mobile) home loans,any	Borrower	0	0
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.) (required)	Co-Borrower	0	0
f. Are you presently delinquent or in default on		Yes	No
any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the	Borrower	0	0
preceding question. (required)	Co-Borrower	0	0
		Yes	No
g. Are you obligated to pay alimony, child support or separate maintenance? (required)	Borrower	0	Ο
	Co-Borrower	0	0
		Yes	No
h. Is any part of the down payment borrowed? (required)	Borrower	0	0
required)	Co-Borrower	0	0
		Yes	No
i. Are you a co-maker or endorser on a note? (required)	Borrower	0	0
	Co-Borrower	0	0
		Yes	No
j. Are you a U.S. citizen? (required)	Borrower	0	0
	Co-Borrower	0	0
		Yes	No
k. Are you a permanent resident alien? (required)	Borrower	0	0
,	Co-Borrower	0	0
		Yes	No
I. Do you intend to occupy the property as your primary residence? If "Yes," complete question	Borrower	0	0
below. (required)	Co-Borrower	0	0

		Yes	No
m. Have you had an ownership interest in a property in the last three years? (required)	Borrower	0	0
	Co-Borrower	0	0
(1) What type of property did you own principal residence (PR), second home (SH), or Investment Property (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)?			
	IX. ACKNOWLEDGME	NT AND AGREEMENT	
successors and assigns and agrees and acknown (1) the information provided in this application is misrepresentation of this information contained any loss due to reliance upon any misrepresent imprisonment or both under the provisions of Tit (2) the loan requested pursuant to this application (3) the property will not be used for any illegal on (4) all statements made in this application are moreover (5) the property will be occupied as indicated here (6) any owner or servicer of the Loan may verify Lender, its successors or assigns may retain the (7) the Lender and its agents, brokers, insurers, and I am obligated to amend and/or supplement should change prior to closing of the Loan; (8) in the event that my payments on the Loan that it may have relating to such delinquency, recommended in the condition of the Loan and/or administration (10) neither Lender nor its agents, brokers, insurer regarding the property or the condition or vaccent (11) my transmission of this application as an "eand/or state laws (excluding audio and video reas effective, enforceable and valid as if a paper	s true and correct as of the dain this application may result ation that I have made on this tle 18, United States Code, Son (the "Loan") will be secure or prohibited purpose or use; nade for the purpose of obtainment; or reverify any information of eoriginal and/or an electronic servicers, successors and as the information provided in the property may name and account in of the Loan account may be a trees, servicers, successors on the property; and electronic record" containing reordings), or my facsimile tra	in civil liability, including mone application, and/or in criminates. 1001, et seq.; d by a mortgage or deed of training a residential mortgage load ontained in the application from the crecord of this application, every signs may continuously rely of this application if any of the man or servicer of the Loan may, information to one or more contransferred with such notice as a rassigns has made any represent the such contraction of this application of this application.	etary damages, to any person who may suffer all penalties including, but not limited to, fine or rust on the property described herein; an; on any source named in this application, and en if the Loan is not approved; on the information contained in the application, naterial facts that I have represented herein in addition to any other rights and remedies as may be required by law; esentation or warranty, express or implied, to hose terms are defined in applicable federal containing a fascimile of my signature, shall be
Borrower's Name	Date	CO-Borrower's	Name Date
X. INF	FORMATION FOR GOVERN	MENT MONITORING PURPO	DSES
The following information is requested by the Fe compliance with equal credit opportunity, fair ho encouraged to do so. The law provides that a le you furnish the information, please provide both race, or sex, under Federal regulations, this lengturnish the information, please check the box be which the lender is subject under applicable state. Borrower:	ousing and home mortgage di ender may discriminate neithe ethnicity and race. For race, der is required to note the infection. (Lender must review the	sclosure laws. You are not red r on the basis of this informati you may check more than on ormation on the basis of visual above material to assure that of loan applied for.)	quired to furnish this information, but are ion, nor on whether you choose to furnish it. If the designation. If you do not furnish ethnicity, all observation or surname. If you do not wish to

Interviewer's Name	Interviewer's Phone Number (incl. area code) Name and address of Interviewer's Employee	oyer
	O over Internet	
	O by telephone	
This application was taken by:	by mail	
	face-to-face interview	
	To be completed by Interviewer (if applicable)	
Sex	Male	
_	○ Female	
	Black or African American	
Race of National Origin.	White	
Race or National Origin:	Native Hawaiian or other Pacific Islander	
	Asian	
	American Indian, Alaskan Native	
Ethnicity	Hispanic or Latino Not Hispanic or Latino	
Co-Borrower:	I do not wish to furnish this information.	
Sex	Male	
	○ Female	
	Black or African American	
	White	
Race or National Origin:	Native Hawaiian or other Pacific Islander	
	Asian	
	American Indian, Alaskan Native	