Member FDIC | Equal Housing Lender

Privacy Statement

Home Equity Line of Credit/Construction Loan Application

First Name:	Last Name:
Submitted on:	

Important Notices

Applicants must reside in **Missouri.**
Important Information to Applicant(s). To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who applies for a loan or opens an account. **What this means for you**: When you apply for a loan or open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. 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.
False Statements. By completing this application, 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 1001, *et seq*.
Security Notice: ONLY fill out this loan application on-line if you are using a browser with the latest security enhancements. If you do not have the latest version, download it now. This form is NOT cached (saved in your computer's memory) when you QUIT your browser.
Right to Receive a Copy of Appraisal Report. We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of an appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.
Click here to access the Home Equity Loan Disclosures.
Instructions:
• Print this form and gather the information you'll need.
• Complete this form on-line and click "Submit Application". Upon receipt, we will contact you to discuss your application within three business days and we will send you the proper required disclosures. Receipt of these disclosures does not constitue loan approval.
• To safeguard your privacy, please QUIT your browser and restart it again after submitting this form.
This Residential Loan Application is for personal loans and is NOT intended for Business use.

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 of a person other than the "Borrower" (including Borrower's spouse) will be used as a basis for loan qualification or the income of the Borrower's spouse will not be used as a basis for loan qualification, but his or her liabilities must be considered because the Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

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.*		**Borrower**	**Co-Borrower**
	Please initial (By initialing, you agree that each of us intend to apply for Joint Credit)		

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Amount Applying For $	**No. of Months**	**Interest Rate**

Amortization Type:	◯ Fixed Rate ◯ Adjustable Rate

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Purpose of Loan:	◯ Home Equity Line of Credit ◯ Construction ◯ Other:
Property will be:	◯ Primary Residence ◯ Secondary Residence ◯ Investment
Property Address	Address Line 1 Address Line 2 City State ZIP Code
Estimated Value of Property (required)	

III. BORROWER INFORMATION

Borrower (required)	**Borrower's Name (include Jr. or Sr. if applicable)**	**Social Security No.**	**Phone (incl. area code)**	**Date of Birth**	**Email Address**

	◯ Married ◯ Separated ◯ Unmarried (include single, divorced, widowed)

Present Address (required)	Address Line 1 Address Line 2 City State ZIP Code
Co-Borrower (required)	**Co-Borrower's Name (include Jr. or Sr. if applicable)** **Social Security No.** **Phone (incl. area code)** **Date of Birth** **Email Address**
	◯ Married ◯ Separated ◯ Unmarried (include single, divorced, widowed)
Present Address	Address Line 1 Address Line 2 City State ZIP Code

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** **Additional Employer** 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

Co-Borrower ** Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.*	☐ Self Employed

		Employer	Additional Employer
Co-Borrower (required)	Name		
	Address		
	Years on Job (if less than 2 yrs, please fill out Additonal Employer Info.)		
	Years employed in this profession		
	Position/Title		
	Business Phone		

V. MONTHLY INCOME INFORMATION

		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 question M is Yes)*	☐ Principal Residence ☐ Second Home ☐ Investment Property
M.2 How did you hold title to the home? *(Complete if the answer to question M is Yes)*	☐ Solely by Yourself ☐ Jointly with your Spouse ☐ Jointly with another Person
N. Are there any other equity loans on the property? (required)	☐ Yes ☐ No
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 Name	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 an additional attachment.

To be completed by Bank Employee (if applicable)

Interviewer's Name	Interviewer's Phone Number (incl. area code)	Name and address of Interviewer's Employer	MLO#	NMLS#

This application was taken by:	◯ over Internet ◯ face-to-face interview ◯ by mail ◯ by telephone