Member FDIC | Equal Housing Lender

Privacy Policy

Mortgage Application

First Name: Last Name:

Submitted on:

Important Notices

Privacy Policy: Our privacy policy protects the privacy of your personal-identifying information that you provide us online.
Important Information about Procedures for Opening a New Account
Identification Procedures Requirements: 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 opens an account.
What this means for you: When you 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.
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.
Instructions:
• Print this form and gather the information you'll need.
• Complete this form on-line and click "Submit Application". We will contact you to discuss your application within three business days.
• 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) with the Lender's assistance. 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 Borrower's spouse) will be used as a basis for loan qualification or the income or assets 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.

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
◯ Other:

Agency Case No.	Lender Case No.	Amount $	Interest Rate %	No. of Months

Amortization Type:

◯ Fixed Rate
◯ ARM
◯ Other:

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city state & ZIP)	No. of Units

Legal Description of Subject Property (attach description if necessary)	Year Built

Purpose of Loan:	◯ Purchase ◯ Refinance ◯ Construction ◯ Other:
Property will be:	◯ Primary Residence ◯ Secondary Residence ◯ Investment
Complete these lines if construction loan: (required)	**Year Lot Acquired** / **Original Cost $** / **Amount Existing Liens $**

(a) Present Value of Lot	(b) Cost of Improvements $	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:

Describe Improvements	Cost $

Title will be held in what Names(s)	Manner in which Title will be held:	Source of Down Payment, Settlement Changes and/or Subordinate Financing (explain)

Estate will be held in:	◯ Fee Simple ◯ Leasehold (show expiration date)

III. BORROWER INFORMATION

Borrower (required)	**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, divorced, 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 _____ 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*	

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, divorced, 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*	

IV. EMPLOYMENT INFORMATION

Borrower	☐ Self Employed

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 employed in more than one position, complete the following:

	☐ Self Employed

Name & Address of Employer	Dates (from-to)	Monthly income: $	Position/Title/Type of Business	Business Phone (incl. area code)

	☐ Self Employed

Name & Address of Employer	Dates (from-to)	Monthly income: $	Position/Title/Type of Business	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 years or if currently employed in more than one position, complete the following

	☐ Self Employed			
Name & Address of Employer	**Dates: from-to:**	**Monthly income: $**	**Position/Title/ Type of Business**	**Business Phone (inc. area code)**

	☐ Self Employed			
Name & Address of Employer	**Dates: from-to:**	**Monthly income: $**	**Position/Title/ Type of Business**	**Business Phone (inc. area code)**

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income (required)		**Borrower**	**Co Borrower**	**Total**
	Base Empl. Income *			
	Overtime			
	Bonuses			
	Commissions			
	Dividends/Interest			
	Net Rental Income			
	Other (before completing, see the notice in "describe other income" below)			
	Total			

		Present	Proposed
Combined Monthly Housing Expense (required)	Rent		
	First Mortgage (P & I)		
	Other Financing(P & I)		
	Hazard Insurance		
	Real Estate Taxes		
	Mortgage Insurance		
	Homeowner Assn. Dues		
	Other		
	Total		

		Describe Other Income B/C	Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or co-Borrower(C) does not choose to have it considered for repaying this loan.	Monthly Amount
* Self Employed Borrowers may be required to provide additional documentation such as tax returns and financial statements. (required)	B/C			
	B/C			
	B/C			

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedule 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 Jointly

ASSETS Description (required)	Cash deposit toward purchase held by:S Description	Cash or Market Value

List checking and savings accounts below (required)	Name and address of Bank, S & L, or Credit Union	Acct. no.	Cash or Market Value

Stock & Bonds (Company name/number & description	Cash or Market Value

Life Insurance net cash value Face amount: $	Market Value

Real estate owned enter market value from schedule of real estate owned	
Subtotal Liquid Assets	
Real estate owned enter market value from schedule of real estate owned	
Vested interest in retirement	
Net worth of businesses owned attach financial statement	

Automobiles owned (make and year)	Cash or Market Value

Other Assets (itemized)	Cash or Market Value

	Cash or Market Value
Total Assets (a)	

Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.

	Name and Address of Company	Monthly Payt. & Mos. Left to Pay	Unpaid Balance	Acct. No.
Liabilities (required)				

	Monthly Payt. & Mos. Left to Pay
Alimony/Child Support/Separate Maintenance Payments Owed to:	

	Monthly Payt. & Mos. Left to Pay
Job Related Expense (child care, union dues, etc.)	

	Monthly Payt. & Mos. Left to Pay
Total Monthly Payments	

	Monthly Payt. & Mos. Left to Pay
Net Worth (a minus b)	

	Monthly Payt. & Mos. Left to Pay
Total Liabilities(b)	

VI. ASSETS AND LIABILITIES(cont.)

Schedule of Real Estate Owned if additional properties are owned use continuation sheet (required)

	Property Address	S - sold, PS- pending sale or R - rental being held for income	Type of Property	Present Market Value	Amount of Mortgage & Liens	Gross Rental Income	Mortgage Payments	Insurance Maintenance, Taxes & Misc.	Net Rental Income
Total									

List any additional names under which credit has previously been received and indicate appropriate creditor names and account numbers: (required)

Alternative Name	Creditor Name	Account Number

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. Borrowers closing costs paid by Seller	

l. Other Credits (explain)	$

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. DECLARATIONS			
		Yes	No
a. Are there any outstanding judgments against you? (required)	Borrower	◯	◯
	Co-Borrower	◯	◯
		Yes	No
b. Have you been declared bankrupt within the past 7 years? (required)	Borrower	◯	◯
	Co-Borrower	◯	◯
		Yes	No
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? (required)	Borrower	◯	◯
	Co-Borrower	◯	◯
		Yes	No
d. Are you a party to a lawsuit? (required)	Borrower	◯	◯
	Co-Borrower	◯	◯
		Yes	No
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 loans, home improvement loans, educational loans, manufactured mobile home loans,any 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)	Borrower	◯	◯
	Co-Borrower	◯	◯
		Yes	No
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If Yes, give details as described in the preceding question. (required)	Borrower	◯	◯
	Co-Borrower	◯	◯
		Yes	No
g. Are you obligated to pay alimony, child support or separate maintenance? (required)	Borrower	◯	◯
	Co-Borrower	◯	◯
		Yes	No
h. Is any part of the down payment borrowed? (required)	Borrower	◯	◯
	Co-Borrower	◯	◯

i. Are you a co-maker or endorser on a note? (required)		**Yes**	**No**
	Borrower	◯	◯
	Co-Borrower	◯	◯
j. Are you a U.S. citizen? (required)		**Yes**	**No**
	Borrower	◯	◯
	Co-Borrower	◯	◯
k. Are you a permanent resident alien? (required)		**Yes**	**No**
	Borrower	◯	◯
	Co-Borrower	◯	◯
l. Do you intend to occupy the property as your primary residence? If Yes, complete question below. (required)		**Yes**	**No**
	Borrower	◯	◯
	Co-Borrower	◯	◯
m. Have you had an ownership interest in a property in the last three years? (required)		**Yes**	**No**
	Borrower	◯	◯
	Co-Borrower	◯	◯
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. 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 herein;
(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) any owner or servicer of the Loan may verify or reverify any information contained in the application from any source named in this application, and Lender, its successors or assigns may retain the original and/or an electronic record of this application, even if the Loan is not 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.

Borrower's Name	Date	CO-Borrower's Name	Date

X. 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. The law provides that a lender may discriminate neither on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

Ethnicity *Borrower*	☐ Hispanic or Latino ☐ Mexican ☐ Puerto Rican ☐ Cuban ☐ Other Hispanic or Latino ☐ Not Hispanic or Latino ☐ I do not wish to provide this information

Race or National Origin *Borrower*	☐ American Indian or Alaska Native ☐ Asian ☐ Asian Indian ☐ Chinese ☐ Filipino ☐ Japanese ☐ Korean ☐ Vietnamese ☐ Other Asian ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan ☐ Other Pacific Islander ☐ White ☐ I do not wish to provide this information
Sex *Borrower*	☐ Female ☐ Male ☐ I do not wish to provide this information
Ethnicity *Co-Borrower*	☐ Hispanic or Latino ☐ Mexican ☐ Puerto Rican ☐ Cuban ☐ Other Hispanic or Latino ☐ Not Hispanic or Latino ☐ I do not wish to provide this information

Race or National Origin *Co-Borrower*	☐ American Indian or Alaska Native ☐ Asian ☐ Asian Indian ☐ Chinese ☐ Filipino ☐ Japanese ☐ Korean ☐ Vietnamese ☐ Other Asian ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan ☐ Other Pacific Islander ☐ White ☐ I do not wish to provide this information
Sex *Co-Borrower*	☐ Female ☐ Male
To be completed by Interviewer (if applicable)	
This application was taken by:	◯ face-to-face interview ◯ by mail ◯ by telephone ◯ over Internet

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