

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

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 <input type="checkbox"/>		Lot Value Data	Original Cost	Present Value (a)	Cost of Imps. (b)	Total (a + b)
Year Acquired _____		\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
Complete this line if a Refinance Loan <input type="checkbox"/>						
Year Acquired _____		Original Cost	Amt. Existing Liens	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 assets of another person as a basis for repayment of the loan, or the Borrower lives in a community property state or is relying on property located in a community property state as a basis for the repayment of the credit requested. **NOTE: Married applicants may apply for separate accounts.**

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		DEPENDENTS OTHER THAN LISTED BY CO-BORROWER		Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried		DEPENDENTS OTHER THAN LISTED BY BORROWER	
<small>(incl. single, divorced, widowed)</small>		<small>NO. AGES</small>		<small>(incl. single, divorced, widowed)</small>		<small>NO. AGES</small>	
Name and Address of Employer _____				Name and Address of Employer _____			
Years employed in this line of work or profession? _____ years				Years employed in this line of work or profession? _____ 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 † <small>(including, see notice under Describe Other income below.)</small>				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.

If the Co-Borrower section has been completed, this section should be completed giving information about both the Borrower and the Co-Borrower. Please mark Borrower-related information with a "B" and Co-Borrower information with a "C".

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.

Description	Cash or Market Value	Creditor's 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)		\$ Pmt./Mos.	\$
		Co. Acct. No.			
Checking and Savings Accounts (Show Names of Institutions-Account Numbers) Bank, S&L or Credit Union.		Addr. City		/	
		Co. Acct. No.			
Addr. City		Addr. City		/	
Acct. No.		Co. Acct. No.			
Bank, S&L or Credit Union		Addr. City		/	
		Co. Acct. No.			
Addr. City		Addr. City		/	
Acct. No.		Co. Acct. No.			
Bank, S&L or Credit Union		Co. Acct. No.		/	
Addr. City		Addr. City		/	
Acct. No.		Other Debts including Stock Pledges			
Stocks and Bonds (No./Description)		Real Estate Loans			
		Co. Acct. No.			
		Addr. City			
Life Insurance Net Cash Value		City			
Face Amount \$		Co. Acct. No.			
Subtotal Liquid Assets		Addr. City			
Real Estate Owned (enter Market Value from Schedule of Real Estate Owned)		Automobile Loans			
Vested Interest in Retirement Fund		Co. Acct. No.			
Net worth of Business Owned (ATTACH FINANCIAL STATEMENT)		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 Monthly Payments		\$	
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

by internet

Interviewer's Phone Number _____

Address of Interviewer's Employer _____