

Residential Credit Application

(Not for Fannie, Freddie, FHA, VA or USDA)

(Creditor's Name and Address)

For Creditor Use Only

Creditor Loan No./Universal Loan Identifier

HMDA ☐ YES ☐ NO

Census Tract

Instructions to Applicant: Verify and complete the information on this application. If you are applying for this loan with others, each additional Applicant must provide information as directed by your Creditor. This application can collect information for up to two Applicants.

1. Type of Credit Application

☐ I am applying for **individual** credit.

☐ I am applying for **joint** credit. There are _____ joint Co-Applicants whose names are _____

By signing, you intend to apply for joint credit. ☐ See *Additional Applicant component* for any other Co-Applicants and their Financials.

Applicant for Joint Credit

Co-Applicant for Joint Credit

2. Applicant Information

This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

2a. Personal Information

Name (First, Middle, Last, Suffix)

Alternate Names - List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)

Social Security Number

(or Individual Taxpayer Identification Number)

Date of Birth

(mm/dd/yyyy)

U.S. Citizen

☐ Yes ☐ No

Resident Alien Status (If U.S. Citizen is No)

☐ Permanent ☐ Non-Permanent

Government ID Information

ID Type

ID Number

Issued By

Issue Date

Expiration Date

Marital Status

☐ Married

☐ Separated

☐ Unmarried

(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship.)

Dependents (not listed by another Applicant)

Number

Ages

Contact Information

Home Phone

Cell Phone

Work Phone

Email

Ext.

Current Address

Street

Unit #

City

State

ZIP

Country

How Long at Current Address?

Years

Months

Housing ☐ No primary housing expense

☐ Own ☐ Rent (\$

/month)

If at Current Address for LESS than 2 years, list Former Address ☐ Does not apply

Street

Unit #

City

State

ZIP

Country

How Long at Former Address?

Years

Months

Housing ☐ No primary housing expense

☐ Own ☐ Rent (\$

/month)

Mailing Address - if different from Current Address ☐ Does not apply

Street

Unit #

City

State

ZIP

Country

2b. Current Employment/Self Employment and Income ☐ Does not apply

Employer or Business Name				Gross Monthly Income	
Street			Unit #	Base	\$ /month
City	State	ZIP	Country	Overtime	\$ /month
Phone				Bonus	\$ /month
Position or Title			Check if this statement applies: <input type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to the transaction.	Commission	\$ /month
Start Date	(mm/dd/yyyy)			Military Entitlements	\$ /month
How long in this line of work?	Years	Months		Other	\$ /month
				TOTAL	\$ /month
<input type="checkbox"/> Check if you are the Business Owner or Self-Employed		<input type="checkbox"/> I have an ownership share of less than 25%. <input type="checkbox"/> I have an ownership share of 25% or more.		Monthly Income (or Loss) \$	

2c. IF APPLICABLE, Complete Information for Additional Employment/Self Employment and Income ☐ Does not apply

Employer or Business Name				Gross Monthly Income	
Street			Unit #	Base	\$ /month
City	State	ZIP	Country	Overtime	\$ /month
Phone				Bonus	\$ /month
Position or Title			Check if this statement applies: <input type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to the transaction.	Commission	\$ /month
Start Date	(mm/dd/yyyy)			Military Entitlements	\$ /month
How long in this line of work?	Years	Months		Other	\$ /month
				TOTAL	\$ /month
<input type="checkbox"/> Check if you are the Business Owner or Self-Employed		<input type="checkbox"/> I have an ownership share of less than 25%. <input type="checkbox"/> I have an ownership share of 25% or more.		Monthly Income (or Loss) \$	

2d. IF APPLICABLE, Complete Information for Previous Employment/Self-Employment and Income ☐ Does not apply

Provide at least 2 years of current and previous employment and income.

Employer or Business Name				<input type="checkbox"/> Check if you were the Business Owner or Self-Employed	Previous Gross Monthly Income \$ /month
Street			Unit #		
City	State	ZIP	Country		
Position or Title					
Start Date	(mm/dd/yyyy)	End Date	(mm/dd/yyyy)		

2e. Income from Other Sources ☐ Does not apply

Include income from other sources below. Under Income Source, choose from the sources listed here:

- | | | | | | |
|------------------------|------------------------|----------------------------------|-----------------------------------|------------------------|-------------------|
| • Alimony | • Child Support | • Interest and Dividends | • Notes Receivable | • Royalty Payments | • Unemployment |
| • Automobile Allowance | • Disability | • Mortgage Credit Certificate | • Public Assistance | • Separate Maintenance | • Benefits |
| • Boarder Income | • Foster Care | • Mortgage Differential Payments | • Retirement (e.g., Pension, IRA) | • Social Security | • VA Compensation |
| • Capital Gains | • Housing or Parsonage | | | • Trust | • Other |

NOTE: Reveal alimony, child support, separate maintenance, or other income ONLY IF you want it considered in determining your qualification for this loan.

Income Source - Use list above	Monthly Income
	\$
	\$
	\$
Provide TOTAL Amount Here	\$

Applicant Name:

3. Financial Information - Assets and Liabilities

This section asks about things you own that are worth money and that you want considered to qualify for this loan. It then asks about your liabilities (or debts) that you pay each month, such as credit cards, alimony, or other expenses.

3a. Assets - Bank Accounts, Retirement, and Other Accounts You Have

Include all accounts below. Under Account Type, choose from the types listed here:

- Checking
- Certificate of Deposit
- Stock Options
- Bridge Loan Proceeds
- Trust Account
- Savings
- Mutual Fund
- Bonds
- Individual Development Account
- Cash Value of Life Insurance (used for the transaction)
- Money Market
- Stocks
- Retirement (e.g., 401k, IRA)

Account Type - Use list above	Financial Institution	Account Number	Cash or Market Value
			\$
			\$
			\$
			\$
			\$
Provide TOTAL Amount Here			\$

3b. Other Assets and Credits You Have

☐ Does not apply

Include all other assets and credits below. Under Asset or Credit Type, choose from the types listed here:

Assets

- Proceeds from Real Estate Property to be sold on or before closing
- Proceeds from Sale of Non-Real Estate Asset
- Secured Borrowed Funds
- Unsecured Borrowed Funds
- Other

Credits

- Earnest Money
- Relocation Funds
- Sweat Equity
- Employer Assistance
- Rent Credit
- Trade Equity
- Lot Equity

Asset or Credit Type - Use list above	Cash or Market Value
	\$
	\$
	\$
	\$
	\$
Provide TOTAL Amount Here	\$

3c. Liabilities - Credit Cards, Other Debts, and Leases that You Owe

☐ Does not apply

List all liabilities below (except real estate) and include deferred payments. Under Account Type, choose from the types listed here:

- Revolving (e.g., credit cards)
- Installment (e.g., car, student, personal loans)
- Open 30-Day (balance paid monthly)
- Lease (not real estate)
- Other

Account Type Use list above	Company Name	Account Number	Unpaid Balance	To be Paid Off at or before closing	Monthly Payment
			\$	<input type="checkbox"/>	\$
			\$	<input type="checkbox"/>	\$
			\$	<input type="checkbox"/>	\$
			\$	<input type="checkbox"/>	\$
			\$	<input type="checkbox"/>	\$

3d. Other Liabilities and Expenses

☐ Does not apply

Include all other liabilities and expenses below. Choose from the types listed here:

- Alimony
- Child Support
- Separate Maintenance
- Job Related Expenses
- Other

Description of Other Liability or Expense	Monthly Payment
	\$
	\$
	\$

Applicant Name:

4. Financial Information - Real Estate

This section asks you to list all properties you currently own and what you owe on them. ☐ *I do not own any real estate*

4a. Property You Own ☐ If you are refinancing, list the property you are refinancing FIRST.

Address		Street	State		ZIP	Unit #
		City				County
Property Value	Status Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. if not included in Monthly Mortgage Payment	For 2-4 Unit Primary or Investment Property		
\$			\$	Monthly Rental Income	For Creditor to Calculate Net Monthly Rental Income	
				\$	\$	

Mortgage Loans on this Property ☐ *Does not apply*

Creditor Name	Account Number	Monthly Mortgage Payment	Unpaid Balance	To be Paid Off at or before closing	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit (if applicable)
		\$	\$	<input type="checkbox"/>		\$
		\$	\$	<input type="checkbox"/>		\$

4b. IF APPLICABLE, Complete Information for Additional Property ☐ *Does not apply*

Address		Street	State		ZIP	Unit #
		City				County
Property Value	Status Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. if not included in Monthly Mortgage Payment	For 2-4 Unit Primary or Investment Property		
\$			\$	Monthly Rental Income	For Creditor to Calculate Net Monthly Rental Income	
				\$	\$	

Mortgage Loans on this Property ☐ *Does not apply*

Creditor Name	Account Number	Monthly Mortgage Payment	Unpaid Balance	To be Paid Off at or before closing	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit (if applicable)
		\$	\$	<input type="checkbox"/>		\$
		\$	\$	<input type="checkbox"/>		\$

4c. IF APPLICABLE, Complete Information for Additional Property ☐ *Does not apply*

Address		Street	State		ZIP	Unit #
		City				County
Property Value	Status Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. if not included in Monthly Mortgage Payment	For 2-4 Unit Primary or Investment Property		
\$			\$	Monthly Rental Income	For Creditor to Calculate Net Monthly Rental Income	
				\$	\$	

Mortgage Loans on this Property ☐ *Does not apply*

Creditor Name	Account Number	Monthly Mortgage Payment	Unpaid Balance	To be Paid Off at or before closing	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit (if applicable)
		\$	\$	<input type="checkbox"/>		\$
		\$	\$	<input type="checkbox"/>		\$

Applicant Name:

5. Loan and Property Information

This section asks about the loan's purpose and the property you want to purchase, refinance, construct, improve or otherwise.

5a. Loan Purpose and Subject Property

Loan Amount \$	Loan Purpose	<input type="checkbox"/> Purchase	<input type="checkbox"/> Refinance	<input type="checkbox"/> Other (specify)
		<input type="checkbox"/> Construction-Initial	<input type="checkbox"/> Construction-Permanent	<input type="checkbox"/> Home Improvement
Property Address	Street			
	City	State	ZIP	Unit #
	Number of Units			County
Occupancy	<input type="checkbox"/> Primary Residence	<input type="checkbox"/> Second Home	<input type="checkbox"/> Investment Property	

1. **Mixed-Use Property.** If you will occupy the property, will you set aside space within the property to operate your own business? (e.g., daycare facility, medical office, beauty/barber shop) ☐ NO ☐ YES
2. **Manufactured Home.** Is the property a manufactured home? (e.g., a factory built dwelling built on a permanent chassis) ☐ NO ☐ YES

5b. Other New Mortgage Loans on the Property You are Buying or Refinancing ☐ Does not apply

Creditor Name	Lien Type	Monthly Payment	Loan Amount/ Amount to be Drawn	Credit Limit (if applicable)
	<input type="checkbox"/> First Lien <input type="checkbox"/> Subordinate Lien	\$	\$	\$
	<input type="checkbox"/> First Lien <input type="checkbox"/> Subordinate Lien	\$	\$	\$

5c. Rental Income on the Property You Want to Purchase ☐ Does not apply

Complete if the property is a 2-4 Unit Primary Residence or an Investment Property	Amount
Expected Monthly Rental Income	\$
For Creditor to Calculate: Expected Net Monthly Rental Income	\$

5d. Gifts or Grants You Have Been Given or Will Receive for this Loan ☐ Does not apply

Include all gifts and grants below. Under Source, choose from the sources listed here:

- Community Nonprofit
- Federal Agency
- Relative
- State Agency
- Lender
- Employer
- Local Agency
- Religious Nonprofit
- Unmarried Partner
- Other

Asset Type	Cash Gift, Gift of Equity, Grant	Deposited / Not Deposited	Source - Use list above	Cash or Market Value
		<input type="checkbox"/> Deposited <input type="checkbox"/> Not Deposited		\$
		<input type="checkbox"/> Deposited <input type="checkbox"/> Not Deposited		\$

6. Declarations

This section asks you specific questions about the property, your funding, and your past financial history.

6a. About this Property and Your Money for this Loan

A. Will you occupy the property as your primary residence? If YES, have you had an ownership interest in another property in the last three years? If YES, complete (1) and (2) below: (1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)? (2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	<input type="checkbox"/> NO <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> YES
B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?	<input type="checkbox"/> NO <input type="checkbox"/> YES
C. Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application? If YES, what is the amount of this money?	<input type="checkbox"/> NO <input type="checkbox"/> YES \$
D. 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application? 2. Have you or will you be applying for any new credit (e.g., installment loan, credit card, etc.) on or before closing this loan that is not disclosed on this application?	<input type="checkbox"/> NO <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> YES
E. Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., the Property Assessed Clean Energy Program)?	<input type="checkbox"/> NO <input type="checkbox"/> YES

Applicant Name:

6b. About Your Finances

F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?	<input type="checkbox"/> NO <input type="checkbox"/> YES
G. Are there any outstanding judgments against you?	<input type="checkbox"/> NO <input type="checkbox"/> YES
H. Are you currently delinquent or in default on a Federal debt?	<input type="checkbox"/> NO <input type="checkbox"/> YES
I. Are you a party to a lawsuit in which you potentially have any personal financial liability?	<input type="checkbox"/> NO <input type="checkbox"/> YES
J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?	<input type="checkbox"/> NO <input type="checkbox"/> YES
K. Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Creditor agreed to accept less than the outstanding mortgage balance due?	<input type="checkbox"/> NO <input type="checkbox"/> YES
L. Have you had property foreclosed upon in the last 7 years?	<input type="checkbox"/> NO <input type="checkbox"/> YES
M. Have you declared bankruptcy within the past 7 years? If YES, identify the type(s) of bankruptcy: <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13	<input type="checkbox"/> NO <input type="checkbox"/> YES

7. State Notices

California Residents. California Civil Code 1812.30(j) requires we notify you that if you, the applicant, are married, you may apply for a separate account.

Massachusetts Residents. Under Massachusetts statute, Mass. Gen. L. ch. 184, Section 17B, you, the Applicant (and Co-Applicant) are entitled to know the following:

1. The responsibility of the attorney for the Mortgagee is to protect the interest of the Mortgagee.
2. Mortgagors may, at their own expense, engage an attorney of their own selection to represent their interests in the transaction.

For Home Equity Line of Credit. The current annual percentage rate for finance charges and, if the rate may vary, a statement to that effect and of the circumstances under which the rate may increase and whether there are any limitations on any such increase, as well as the effects of any such increase; the conditions under which a finance charge may be imposed, including the time period within which any credit extended may be repaid without incurring a finance charge; whether any annual fee is charged and the amount of any such fee; and whether any other charges or fees may be assessed, the purposes for which they are assessed, and the amounts of any such charges or fees.

New York Residents. A consumer report may be ordered in connection with your application. Upon your request, we will inform you whether or not a report was ordered. If a report was ordered, we will tell you the name and address of the consumer reporting agency that provided the report. Subsequent reports may be ordered or utilized in connection with an update, renewal or extension of credit for which you have applied.

Ohio Residents. Equal Credit Opportunity Notice: You are hereby provided the following "Equal Credit Opportunity" notice as required by Section 4112.021 of the Ohio Revised Code. "The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law."

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Texas Residents. The owner of the homestead is not required to apply the proceeds of the extension of credit to repay another debt except debt secured by the homestead or debt to another lender.

Wisconsin Residents. Notice to Married Applicants. No provision of any marital property agreement, unilateral statement under Wisc. Statutes §766.59 or a court decree under Wisc. Statutes §766.70 adversely affects the interest of the lender unless the lender, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the lender is incurred.

For married Wisconsin Residents. The credit being applied for, if granted, will be incurred in the interest of my marriage or family. I understand the creditor may be required by law to give notice of this transaction to my spouse.

Applicant Name:

8. Acknowledgments and Agreements

This section tells you about your legal obligations when you sign this application.

Definitions:

- "Creditor" includes the Creditor's agents, service providers and any of their successors and assigns.
- "Other Loan Participants" includes (i) any actual or potential owners of a loan resulting from this application (the "Loan"), (ii) acquirers of any beneficial or other interest in the Loan, (iii) any mortgage insurer, (iv) any guarantor, (v) any servicer of the Loan, and (vi) any of these parties' service providers, successors or assigns.

I agree to, acknowledge, and represent the following:

(1) The Complete Information for this Application

- The information I have provided in this application is true, accurate, and complete as of the date I signed this application.
- If the information I submitted changes or I have new information before closing of the Loan, I must change and supplement this application, including providing any updated/supplemented real estate sales contract.
- For purchase transactions: The terms and conditions of any real estate sales contract signed by me in connection with this application are true, accurate, and complete to the best of my knowledge and belief. I have not entered into any other agreement, written or oral, in connection with this real estate transaction.
- The Creditor and Other Loan Participants may rely on the information contained in the application before and after closing of the Loan.
- Any intentional or negligent misrepresentation of information may result in the imposition of:
 - (a) civil liability on me, including monetary damages, if a person suffers any loss because the person relied on any misrepresentation that I have made on this application, and/or
 - (b) criminal penalties on me including, but not limited to, fine or imprisonment or both under the provisions of Federal law (18 U.S.C. § 1001 *et seq.*).

(2) The Property's Security

- The Loan I have applied for in this application will be secured by a mortgage or deed of trust which provides the Creditor a security interest in the property described in this application.

(3) The Property's Appraisal, Value, and Condition

- Any appraisal or value of the property obtained by the Creditor is for use by the Creditor and Other Loan Participants.
- The Creditor and Other Loan Participants have not made any representation or warranty, express or implied, to me about the property, its condition, or its value.

(4) Electronic Records and Signatures

- The Creditor and Other Loan Participants may keep any paper record and/or electronic record of this application, whether or not the Loan is approved.
- If this application is created as (or converted into) an "electronic application", I consent to the use of "electronic records" and "electronic signatures" as the terms are defined in and governed by applicable Federal and/or state electronic transactions laws.
- I intend to sign and have signed this application either using my:
 - (a) electronic signature; or
 - (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.
- I agree that the application, if delivered or transmitted to the Creditor or Other Loan Participants as an electronic record with my electronic signature, will be as effective and enforceable as a paper application signed by me in writing.

(5) Delinquency

- The Creditor and Other Loan Participants may report information about my account to credit bureaus. Late payments, missed payments, or other defaults on my account may be reflected in my credit report and will likely affect my credit score.
- If I have trouble making my payments I understand that I may contact a HUD-approved housing counseling organization for advice about actions I can take to meet my mortgage obligations.

(6) Authorization for Use and Sharing of Information

By signing below, in addition to the representations and agreements made above, I expressly authorize the Creditor and Other Loan Participants to obtain, use, and share with each other (i) the credit application and related credit information and documentation, (ii) a consumer credit report on me, and (iii) my tax return information, as necessary to perform the actions listed below, for so long as they have an interest in my loan or its servicing:

- (a) process and underwrite my loan;
- (b) verify any data contained in my consumer credit report, my credit application and other information supporting my credit application;
- (c) inform credit and investment decisions by the Creditor and Other Loan Participants;
- (d) perform audit, quality control, and legal compliance analysis and reviews;
- (e) perform analysis and modeling for risk assessments;
- (f) monitor the account for this loan for potential delinquencies and determine any assistance that may be available to me; and
- (g) other actions permissible under applicable law.

Applicant Signature _____ Date (mm/dd/yyyy)

Applicant Signature _____ Date (mm/dd/yyyy)

Applicant Name: _____

9. Military Service

This section asks questions about your (or your deceased spouse's) military service.

Military Service - Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? ☐ NO ☐ YES

If YES, check all that apply: ☐ Currently serving on active duty with projected expiration date of service/tour (mm/dd/yyyy)

☐ Currently retired, discharged, or separated from service

☐ Only period of service was as a non-activated member of the Reserve or National Guard

☐ Surviving spouse

10. Demographic Information

☐ HMDA - see attached addendum

☐ GMI - see attached addendum

☐ N/A

11. Loan Originator Information

To be completed by your **Loan Originator**.

Loan Originator Organization Name

Address

Loan Originator Organization NMLSR ID#

State License ID#

Loan Originator Name

Loan Originator NMLSR ID#

State License ID#

Email

Phone

Signature _____ Date (mm/dd/yyyy)

Loan Originators

Name	NMLSR ID #
Paul Coyne	1920173
Neal Farmer	460351
Terry Harts	973657
Randy Stitt	460354
Rob Stitt	460349
Justin Foster	1147118
A.J. Stitt	2382664

Applicant Name: _____

Residential Credit Application - Additional Applicant

(Not for Fannie, Freddie, FHA, VA or USDA)

(Creditor's Name and Address)

For Creditor Use Only

Creditor Loan No./Universal Loan Identifier

HMDA ☐ YES ☐ NO

Census Tract

Instructions to Applicant: Verify and complete the information on this application. If you are applying for this loan with others, each additional Applicant must provide information as directed by your Creditor. This application can collect information for up to two Applicants.

1. Type of Credit Application

☐ I am applying for **individual** credit.

☐ I am applying for **joint** credit. There are _____ joint Co-Applicants whose names are _____

By signing, you intend to apply for joint credit.

Applicant for Joint Credit

Co-Applicant for Joint Credit

2. Applicant Information

This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

2a. Personal Information

Name (First, Middle, Last, Suffix)

Alternate Names - List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)

Social Security Number

(or Individual Taxpayer Identification Number)

Date of Birth

(mm/dd/yyyy)

U.S. Citizen

☐ Yes ☐ No

Resident Alien Status (If U.S. Citizen is No)

☐ Permanent ☐ Non-Permanent

Government ID Information

ID Type

ID Number

Issued By

Issue Date

Expiration Date

Marital Status

☐ Married

☐ Separated

☐ Unmarried

(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship.)

Dependents (not listed by another Applicant)

Number

Ages

Contact Information

Home Phone

Cell Phone

Work Phone

Email

Ext.

Current Address

Street

Unit #

City

State

ZIP

Country

How Long at Current Address?

Years

Months

Housing ☐

No primary housing expense

☐ Own

☐ Rent (\$

/month)

If at Current Address for LESS than 2 years, list Former Address ☐ Does not apply

Street

Unit #

City

State

ZIP

Country

How Long at Former Address?

Years

Months

Housing ☐

No primary housing expense

☐ Own

☐ Rent (\$

/month)

Mailing Address - if different from Current Address ☐ Does not apply

Street

Unit #

City

State

ZIP

Country

2b. Current Employment/Self Employment and Income ☐ Does not apply

Employer or Business Name				Gross Monthly Income	
Street	Unit #		Base	\$	/month
City	State	ZIP	Overtime	\$	/month
Phone	Country		Bonus	\$	/month
Position or Title			Commission	\$	/month
Start Date	(mm/dd/yyyy)		Military Entitlements	\$	/month
How long in this line of work?	Years	Months	Other	\$	/month
			TOTAL	\$	/month
<input type="checkbox"/> Check if you are the Business Owner or Self-Employed			<input type="checkbox"/> I have an ownership share of less than 25%. Monthly Income (or Loss)		
			<input type="checkbox"/> I have an ownership share of 25% or more. \$		

2c. IF APPLICABLE, Complete Information for Additional Employment/Self Employment and Income ☐ Does not apply

Employer or Business Name				Gross Monthly Income	
Street	Unit #		Base	\$	/month
City	State	ZIP	Overtime	\$	/month
Phone	Country		Bonus	\$	/month
Position or Title			Commission	\$	/month
Start Date	(mm/dd/yyyy)		Military Entitlements	\$	/month
How long in this line of work?	Years	Months	Other	\$	/month
			TOTAL	\$	/month
<input type="checkbox"/> Check if you are the Business Owner or Self-Employed			<input type="checkbox"/> I have an ownership share of less than 25%. Monthly Income (or Loss)		
			<input type="checkbox"/> I have an ownership share of 25% or more. \$		

2d. IF APPLICABLE, Complete Information for Previous Employment/Self-Employment and Income ☐ Does not apply

Provide at least 2 years of current and previous employment and income.

Employer or Business Name				<input type="checkbox"/> Check if you were the Business Owner or Self-Employed	Previous Gross Monthly Income \$ /month
Street	Unit #				
City	State	ZIP			
Phone	Country				
Position or Title					
Start Date	(mm/dd/yyyy)	End Date	(mm/dd/yyyy)		

2e. Income from Other Sources ☐ Does not apply

Include income from other sources below. Under Income Source, choose from the sources listed here:

- | | | | | | |
|------------------------|------------------------|----------------------------------|----------------------|------------------------|-------------------|
| • Alimony | • Child Support | • Interest and Dividends | • Notes Receivable | • Royalty Payments | • Unemployment |
| • Automobile Allowance | • Disability | • Mortgage Credit Certificate | • Public Assistance | • Separate Maintenance | • Benefits |
| • Boarder Income | • Foster Care | • Mortgage Differential Payments | • Retirement | • Social Security | • VA Compensation |
| • Capital Gains | • Housing or Parsonage | | (e.g., Pension, IRA) | • Trust | • Other |

NOTE: Reveal alimony, child support, separate maintenance, or other income ONLY IF you want it considered in determining your qualification for this loan.

Income Source - Use list above	Monthly Income
	\$
	\$
	\$
	\$
Provide TOTAL Amount Here	\$

Applicant Name:

3. Financial Information - Assets and Liabilities

My information for Section 3 is listed on the Residential Credit Application with

(insert name of Applicant)

4. Financial Information - Real Estate

My information for Section 4 is listed on the Residential Credit Application with

(insert name of Applicant)

5. Loan and Property Information

My information for Section 5 is listed on the Residential Credit Application with

(insert name of Applicant)

6. Declarations

This section asks you specific questions about the property, your funding, and your past financial history.

6a. About this Property and Your Money for this Loan

A. Will you occupy the property as your primary residence? If YES, have you had an ownership interest in another property in the last three years? If YES, complete (1) and (2) below: (1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)? (2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	<input type="checkbox"/> NO <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> YES
B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?	<input type="checkbox"/> NO <input type="checkbox"/> YES
C. Are you borrowing any money for this real estate transaction (<i>e.g., money for your closing costs or down payment</i>) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application? If YES, what is the amount of this money?	<input type="checkbox"/> NO <input type="checkbox"/> YES \$
D. 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application? 2. Have you or will you be applying for any new credit (<i>e.g., installment loan, credit card, etc.</i>) on or before closing this loan that is not disclosed on this application?	<input type="checkbox"/> NO <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> YES
E. Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (<i>e.g., the Property Assessed Clean Energy Program</i>)?	<input type="checkbox"/> NO <input type="checkbox"/> YES

6b. About Your Finances

F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?	<input type="checkbox"/> NO <input type="checkbox"/> YES
G. Are there any outstanding judgments against you?	<input type="checkbox"/> NO <input type="checkbox"/> YES
H. Are you currently delinquent or in default on a Federal debt?	<input type="checkbox"/> NO <input type="checkbox"/> YES
I. Are you a party to a lawsuit in which you potentially have any personal financial liability?	<input type="checkbox"/> NO <input type="checkbox"/> YES
J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?	<input type="checkbox"/> NO <input type="checkbox"/> YES
K. Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Creditor agreed to accept less than the outstanding mortgage balance due?	<input type="checkbox"/> NO <input type="checkbox"/> YES
L. Have you had property foreclosed upon in the last 7 years?	<input type="checkbox"/> NO <input type="checkbox"/> YES
M. Have you declared bankruptcy within the past 7 years? If YES, identify the type(s) of bankruptcy: <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13	<input type="checkbox"/> NO <input type="checkbox"/> YES

Applicant Name:

7. State Notices

California Residents. California Civil Code 1812.30(j) requires we notify you that if you, the applicant, are married, you may apply for a separate account.

Massachusetts Residents. Under Massachusetts statute, Mass. Gen. L. ch. 184, Section 17B, you, the Applicant (and Co-Applicant) are entitled to know the following:

1. The responsibility of the attorney for the Mortgagee is to protect the interest of the Mortgagee.
2. Mortgagors may, at their own expense, engage an attorney of their own selection to represent their interests in the transaction.

For Home Equity Line of Credit. The current annual percentage rate for finance charges and, if the rate may vary, a statement to that effect and of the circumstances under which the rate may increase and whether there are any limitations on any such increase, as well as the effects of any such increase; the conditions under which a finance charge may be imposed, including the time period within which any credit extended may be repaid without incurring a finance charge; whether any annual fee is charged and the amount of any such fee; and whether any other charges or fees may be assessed, the purposes for which they are assessed, and the amounts of any such charges or fees.

New York Residents. A consumer report may be ordered in connection with your application. Upon your request, we will inform you whether or not a report was ordered. If a report was ordered, we will tell you the name and address of the consumer reporting agency that provided the report. Subsequent reports may be ordered or utilized in connection with an update, renewal or extension of credit for which you have applied.

Ohio Residents. Equal Credit Opportunity Notice: You are hereby provided the following "Equal Credit Opportunity" notice as required by Section 4112.021 of the Ohio Revised Code. "The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law."

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Texas Residents. The owner of the homestead is not required to apply the proceeds of the extension of credit to repay another debt except debt secured by the homestead or debt to another lender.

Wisconsin Residents. Notice to Married Applicants. No provision of any marital property agreement, unilateral statement under Wisc. Statutes §766.59 or a court decree under Wisc. Statutes §766.70 adversely affects the interest of the lender unless the lender, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the lender is incurred.

For married Wisconsin Residents. The credit being applied for, if granted, will be incurred in the interest of my marriage or family. I understand the creditor may be required by law to give notice of this transaction to my spouse.

8. Acknowledgments and Agreements

My signature for Section 8 is on the Residential Credit Application with

(insert name of Applicant)

9. Military Service

This section asks questions about your (or your deceased spouse's) military service.

Military Service - Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? ☐ NO ☐ YES

If YES, check all that apply: ☐ Currently serving on active duty with projected expiration date of service/tour (mm/dd/yyyy)
☐ Currently retired, discharged, or separated from service
☐ Only period of service was as a non-activated member of the Reserve or National Guard
☐ Surviving spouse

10. Demographic Information

- ☐ HMDA - see attached addendum
☐ GMI - see attached addendum
☐ N/A

Applicant Name:

11. Loan Originator Information

To be completed by your **Loan Originator**.

Loan Originator Organization Name

Address

Loan Originator Organization NMLSR ID#

State License ID#

Loan Originator Name

Loan Originator NMLSR ID#

State License ID#

Email

Phone

Signature _____ Date (mm/dd/yyyy)

Applicant Name: _____

To be completed by the **Creditor**:

Creditor Loan No./Universal Loan Identifier _____

Residential Credit Application - Continuation Sheet

Continuation Sheet

Use this continuation sheet if you need more space to complete the Residential Credit Application.

Applicant Name (First, Middle, Last, Suffix) _____

Additional Information _____

Additional Applicant Name (First, Middle, Last, Suffix) _____

Additional Information _____

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 federal law (18 U.S.C. §§ 1001 *et seq.*).

Applicant Signature _____ Date (mm/dd/yyyy) _____

Additional Applicant Signature _____ Date (mm/dd/yyyy) _____

To be completed by the **Creditor**:

Creditor Loan No./Universal Loan Identifier _____

Residential Credit Application - Unmarried Addendum

For Applicant Selecting the Unmarried Status

Creditors Instructions for Using the Unmarried Addendum

The Creditor may use the Unmarried Addendum only when an Applicant selected "Unmarried" in Section 2 and the information collected is necessary to determine how State property laws directly or indirectly affecting creditworthiness apply, including ensuring clear title.

For example, the Creditor may use the Unmarried Addendum when the Applicant resides in a State that recognizes civil unions, domestic partnerships, or registered reciprocal beneficiary relationships or when the property is located in such a State. "State" means any state, the District of Columbia, the Commonwealth of Puerto Rico, or any territory or possession of the United States.

If you selected "Unmarried" in Section 2, is there a person who is not your legal spouse but who currently has real property rights similar to those of a legal spouse? ☐ NO ☐ YES

If YES, indicate the type of relationship and the State in which the relationship was formed. For example, indicate if you are in a civil union, domestic partnership, registered reciprocal beneficiary relationship, or other relationship recognized by the State in which you currently reside or where the property is located.

☐ Civil Union ☐ Domestic Partnership ☐ Registered Reciprocal Beneficiary Relationship ☐ Other (*explain*)

State: _____

Applicant Name: _____

Borrower's Certification and Authorization

CERTIFICATION

The Undersigned certify the following:

1. I/We have applied for a mortgage loan from **Community First National Bank**. In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and the assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that **Community First National Bank** reserves the right to change the mortgage loan review processes to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied for a mortgage loan from **Community First National Bank**. As part of the application process **Community First National Bank** and the mortgage guaranty insurer (if any), may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to **Community First National Bank** and to any investor to whom **Community First National Bank** may sell my mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market and similar account balances; credit history; and copies of income tax returns.
3. **Community First National Bank** or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as original

(Borrower's Signature)

(Borrower's Signature)

(Date)

(Date)



**IMPORTANT INFORMATION ABOUT PROCEDURES
FOR OPENING A NEW MORTGAGE LOAN ACCOUNT**

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 a mortgage loan account.

What this means to you: When you open a mortgage loan 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.

The information being requested and observed is for compliance with the requirements of Section 326 of the USA Patriot Act implementing customer identification and verification requirements. The information in no way will be used in making the credit decision on your completed application.

This disclosure was reviewed with applicant by:

- ☐ Face to Face Interview
- ☐ By Mail
- ☐ By Telephone
- ☐ Via Internet

Loan Officer Signature

Loan Officer Name (Print)

Date of Signature

FACTS

WHAT DOES COMMUNITY FIRST NATIONAL BANK DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and credit card or other debt
- account balances and payment history
- credit history and checking account information

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Community First National Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Community First National Bank share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 785-323-1111 or go to www.cfnbmanhattan.com

Who we are

Who is providing this notice?

Community First National Bank

215 S Seth Child Road
Manhattan, Kansas 66502

What we do

How does Community First National Bank protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Community First National Bank collect my personal information?

We collect your personal information, for example, when you

- open an account or apply for a loan
- use your credit or debit card or give us your income information
- make deposits or withdrawals from your account

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Community First National Bank does not share with our affiliates.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Community First National Bank does not share with non-affiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Community First National Bank doesn't jointly market.*

Other important information



NOTICE TO THE HOME LOAN APPLICANT

In connection with your application for a home loan, the lender must disclose to you the scope that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender.

Main Bank

Community First National Bank
215 South Seth Child Road
Manhattan, KS 66502
785-323-1111

East Bank

Community First National Bank
210 Tuttle Creek Boulevard
Manhattan, KS 66502
785-323-4200

Consumer Reporting Agency Contact Information

Equifax

P.O. Box 740341
Atlanta, GA 30374-0341
(800) 685-1111

Trans Union

P.O. Box 4000
Chester, PA 19016
(866) 887-2673

Experian

P.O. Box 2002
Allen, TX 75013
(888) 397-3742

NOTICE OF NEGATIVE INFORMATION (PRE-SHARING)

Federal law requires us to provide the following notice to customers before any "negative information" may be furnished to a nationwide consumer reporting agency. "Negative information" means information concerning delinquencies, late payments, insolvency, or any form of default. This notice does not mean that we will be reporting such information about you, only that we may report such information about customers that have not done what they are required to do under our agreement.

After providing this notice, additional negative information may be submitted without providing another notice.

* * * * *

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Right to Receive a Copy of Appraisal Report

Lender

Community First National Bank
215 S. Seth Child Road
Manhattan, KS 66502

“We” means Lender.

“You” means Borrower or Cosigner.

Right to Receive Copy

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 any appraisal, even if your loan does not close.

You can pay for an additional appraisal for your own use at your own cost.

Acknowledgment

By signing below, you acknowledge that you have received this *Disclosure*.

Borrower

Date

Date