

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	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

☐ Check if this statement applies:
☐ I am employed by a family member, property seller, real estate agent, or other party to the transaction.

☐ Check if you are the Business Owner or Self-Employed ☐ I have an ownership share of less than 25%. ☐ 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	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

☐ Check if this statement applies:
☐ I am employed by a family member, property seller, real estate agent, or other party to the transaction.

☐ Check if you are the Business Owner or Self-Employed ☐ I have an ownership share of less than 25%. ☐ 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			
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 Benefits |
| • Automobile Allowance | • Disability | • Mortgage Credit Certificate | • Public Assistance | • Separate Maintenance | • VA Compensation |
| • Boarder Income | • Foster Care | • Mortgage Differential Payments | • Retirement (e.g., Pension, IRA) | • Social Security | • Other |
| • Capital Gains | • Housing or Parsonage | | | • Trust | |

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	Property Value \$		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 For Purchase Only ☐ 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
Terry Harts	973657
Randy Stitt	460354
Rob Stitt	460349
Justin Foster	1147118
A.J. Stitt	2382664

Applicant Name: _____

Demographic Information Addendum. This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Ethnicity: *Check one or more*

- ☐ Hispanic or Latino
☐ Mexican ☐ Puerto Rican ☐ Cuban
☐ Other Hispanic or Latino - *Print origin:*

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

- ☐ Not Hispanic or Latino
☐ I do not wish to provide this information

Sex

- ☐ Female
☐ Male
☐ I do not wish to provide this information

Race: *Check one or more*

- ☐ American Indian or Alaska Native - *Print name of enrolled or principal tribe:*

- ☐ Asian
☐ Asian Indian ☐ Chinese ☐ Filipino
☐ Japanese ☐ Korean ☐ Vietnamese
☐ Other Asian - *Print race:*

For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.

- ☐ Black or African American
☐ Native Hawaiian or Other Pacific Islander
☐ Native Hawaiian ☐ Guamanian or ☐ Samoan
Chamorro
☐ Other Pacific Islander - *Print race:*

For example: Fijian, Tongan, and so on.

- ☐ White
☐ I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES
Was the sex of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES
Was the race of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES

The Demographic Information was provided through:

- ☐ Face-to-Face Interview
(includes Electronic Media w/Video Component) ☐ Telephone Interview ☐ Fax or Mail ☐ Email or Internet

Borrower 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

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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 Benefits |
| • Automobile Allowance | • Disability | • Mortgage Credit Certificate | • Public Assistance | • Separate Maintenance | • VA Compensation |
| • Boarder Income | • Foster Care | • Mortgage Differential Payments | • Retirement (e.g., Pension, IRA) | • Social Security | • Other |
| • Capital Gains | • Housing or Parsonage | | | • Trust | |

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:

Demographic Information Addendum. This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Ethnicity: *Check one or more*

- ☐ Hispanic or Latino
☐ Mexican ☐ Puerto Rican ☐ Cuban
☐ Other Hispanic or Latino - *Print origin:*

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

- ☐ Not Hispanic or Latino
☐ I do not wish to provide this information

Sex

- ☐ Female
☐ Male
☐ I do not wish to provide this information

Race: *Check one or more*

- ☐ American Indian or Alaska Native - *Print name of enrolled or principal tribe:*

- ☐ Asian
☐ Asian Indian ☐ Chinese ☐ Filipino
☐ Japanese ☐ Korean ☐ Vietnamese
☐ Other Asian - *Print race:*

For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.

- ☐ Black or African American
☐ Native Hawaiian or Other Pacific Islander
☐ Native Hawaiian ☐ Guamanian or ☐ Samoan
Chamorro
☐ Other Pacific Islander - *Print race:*

For example: Fijian, Tongan, and so on.

- ☐ White
☐ I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES
Was the sex of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES
Was the race of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES

The Demographic Information was provided through:

- ☐ Face-to-Face Interview
(includes Electronic Media w/Video Component) ☐ Telephone Interview ☐ Fax or Mail ☐ Email or Internet

Borrower 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)

IVES Request for Transcript of Tax Return

▶ Do not sign this form unless all applicable lines have been completed.

▶ Request may be rejected if the form is incomplete or illegible.

▶ For more information about Form 4506-C, visit www.irs.gov and search IVES.

1a. Name shown on tax return (if a joint return, enter the name shown first)	1b. First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)
2a. If a joint return, enter spouse's name shown on tax return	2b. Second social security number or individual taxpayer identification number if joint tax return
3. Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)	
4. Previous address shown on the last return filed if different from line 3 (see instructions)	
5a. IVES participant name, address, and SOR mailbox ID	
5b. Customer file number (if applicable) (see instructions)	

Caution: This tax transcript is being sent to the third party entered on Line 5a. Ensure that lines 5 through 8 are completed before signing. (see instructions)

6. Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request	
a. Return Transcript , which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-A, Form 1120-H, Form 1120-L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years	<input type="checkbox"/>
b. Account Transcript , which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns	<input type="checkbox"/>
c. Record of Account , which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years	<input type="checkbox"/>
7. Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2016, filed in 2017, will likely not be available from the IRS until 2018. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213	<input type="checkbox"/>

Caution: If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.**8.** Year or period requested. Enter the ending date of the tax year or period using the mm/dd/yyyy format (see instructions)

/ / / / / / / /

Caution: Do not sign this form unless all applicable lines have been completed.**Signature of taxpayer(s).** I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-C on behalf of the taxpayer. **Note:** This form must be received by IRS within 120 days of the signature date.☐ **Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. See instructions.**

Sign Here	Signature (see instructions)	Date	Phone number of taxpayer on line 1a or 2a
	Print/Type name		
	Title (if line 1a above is a corporation, partnership, estate, or trust)		
	Spouse's signature		Date
	Print/Type name		

Instructions for Form 4506-C, IVES Request for Transcript of Tax Return

Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments

For the latest information about Form 4506-C and its instructions, go to www.irs.gov and search IVES. Information about any recent developments affecting Form 4506-C (such as legislation enacted after we released it) will be posted on that page.

What's New. Form 4506-C was created to be utilized by authorized IVES participants to order tax transcripts with the consent of the taxpayer.

General Instructions

Caution: Do not sign this form unless all applicable lines have been completed.

Designated Recipient Notification. Internal Revenue Code, Section 6103(c), limits disclosure and use of return information received pursuant to the taxpayer's consent and holds the recipient subject to penalties for any unauthorized access, other use, or redisclosure without the taxpayer's express permission or request.

Taxpayer Notification. Internal Revenue Code, Section 6103(c), limits disclosure and use of return information provided pursuant to your consent and holds the recipient subject to penalties, brought by private right of action, for any unauthorized access, other use, or redisclosure without your express permission or request.

Purpose of form. Use Form 4506-C to request tax return information through an authorized IVES participant. You will designate an IVES participant to receive the information on line 5a.

Note: If you are unsure of which type of transcript you need, check with the party requesting your tax information.

Where to file. The IVES participant will fax Form 4506-C with the approved IVES cover sheet to their assigned Service Center.

Chart for ordering transcripts

If your assigned Service Center is:	Fax the requests with the approved coversheet to:
Austin Submission Processing Center	Austin IVES Team 844-249-6238
Fresno Submission Processing Center	Fresno IVES Team 844-249-6239
Kansas City Submission Processing Center	Kansas City IVES Team 844-249-8128
Ogden Submission Processing Center	Ogden IVES Team 844-249-8129

Specific Instructions

Line 1b. Enter the social security number (SSN) or individual taxpayer identification number (ITIN) for the individual listed on line 1a, or enter the employer identification number (EIN) for the business listed on line 1a.

Line 3. Enter your current address. If you use a P.O. box, include it on this line.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note: If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address, or Form 8822-B, Change of Address or Responsible Party — Business, with Form 4506-C.

Line 5b. Enter up to 10 numeric characters to create a unique customer file number that will appear on the transcript. The customer file number cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

Note. If you use an SSN, name or combination of both, we will not input the information and the customer file number will reflect a generic entry of "9999999999" on the transcript.

Line 8. Enter the end date of the tax year or period requested in mm/dd/yyyy format. This may be a calendar year, fiscal year or quarter. Enter each quarter requested for quarterly returns. Example: Enter 12/31/2018 for a calendar year 2018 Form 1040 transcript.

Signature and date. Form 4506-C must be signed and dated by the taxpayer listed on line 1a or 2a. The IRS must receive Form 4506-C within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines, including lines 5a through 8, are completed before signing.



You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed if unchecked.

Individuals. Transcripts listed on line 6 may be furnished to either spouse if jointly filed. Only one signature is required. Sign Form 4506-C exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-C can be signed by:

(1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-C but must provide documentation to support the requester's right to receive the information.

Partnerships. Generally, Form 4506-C can be signed by any person who was a member of the partnership during any part of the tax period requested on line 8.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Note: If you are Heir at law, Next of kin, or Beneficiary you must be able to establish a material interest in the estate or trust.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

Signature by a representative. A representative can sign Form 4506-C for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to sign Form 4506-C.

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-C will vary depending on individual circumstances. The estimated average time is:

Learning about the law or the form 10 min.
Preparing the form 12 min.
Copying, assembling, and sending the form to the IRS 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-C simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
Tax Forms and Publications Division
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224

Do not send the form to this address. Instead, see Where to file on this page.

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



**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



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