



CONSUMER REAL ESTATE CREDIT APPLICATION

Equal Housing Lender • Member FDIC

I. TYPE OF LOAN AND TERMS OF LOAN

Check Appropriate Box

- You are applying for an individual account in your own name and you are relying on your own income or assets and not the income of assets of another person as the basis of repayment of the credit requested.
- You are applying for a joint account or an account that you and another person will use.
- If you intend to apply for joining credit, please initial _____

Amount of Loan Desired

Applicant Date _____ Co-Applicant Date _____

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, zip) Number of Units Year Built

Legal Description of Subject Property (Tax Township, Lot/Block)

Purpose of Loan

- Property will be:
- Primary Residence Investment
- Secondary Residence Construction

Complete this section if this is a refinance loan

Year Acquired Original Cost Amount Existing Loans Purpose of Refinance

Describe Improvements Made To be Made Cost

Title is Held in What Name(s) Manner in Which Title is Held (Individual/joint/joint-survivorship) Estate is Held in Fee Simple Leasehold

III. BORROWER INFORMATION

Borrower

Borrower's Name (Include Jr. or Sr. if applicable)

Social Security Number Phone Number

DOB (MM/DD/YYYY) Years of School

Married Separated Unmarried (Include: Single, divorced, widowed)

Dependents (Not listed by Co-Borrower)

Number Ages

Present Address (Street, City, State, ZIP)

Own Rent No. Years

Mailing Address, if different from present address

Own Rent No. Years

Former Address (Street, City, State, ZIP)

Co-Borrower

Co-Borrower's Name (Include Jr. or Sr. if applicable)

Social Security Number Phone Number

DOB (MM/DD/YYYY) Years of School

Married Separated Unmarried (Include: Single, divorced, widowed)

Dependents (Not listed by Borrower)

Number Ages

Present Address (Street, City, State, ZIP)

Own Rent No. Years

Mailing Address, if different from present address

Own Rent No. Years

Former Address (Street, City, State, ZIP)

If residing at present address for less than two years, complete the following

IV. EMPLOYMENT INFORMATION

Name and Address of Employer Self Employed

Yrs on this job

Yrs employed in this line of work/profession

Position/Title/Type of Business Business Phone

Name and Address of Employer Self Employed

Yrs on this job

Yrs employed in this line of work/profession

Position/Title/Type of Business Business Phone

If employed in current position for less than two years, or if currently employed in more than one position, complete the following

Name and Address of Employer Self Employed

Dates (From-To)

Monthly Income

Business Phone

Name and Address of Employer Self Employed

Dates (From-To)

Monthly Income

Business Phone

Name and Address of Employer Self Employed

Dates (From-To)

Monthly Income

Business Phone

Name and Address of Employer Self Employed

Dates (From-To)

Monthly Income

Business Phone



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V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing expense	Present	Proposed
Base Empl. Income			\$0.00	Rent		
Overtime			\$0.00	First Mortgage (P&I)		
Bonuses			\$0.00	Other Financing (P&I)		
Commissions			\$0.00	Hazard Insurance		
Dividends/Interest			\$0.00	Real Estate Taxes		
Net Rental Income			\$0.00	Mortgage Insurance		
Other			\$0.00	HOA Dues		
				Other		
Total	\$0.00	\$0.00	\$0.00		\$0.00	\$0.00

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

Describe Other Income Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C	Monthly Amount
	\$
	\$
	\$

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

Completed: Jointly Not Jointly

Assets

Cash or Market Value

Cash deposit toward purchase held by:

\$

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

List checking and savings accounts below

Name and address of Bank, S&L, or Credit Union

Account Number \$

Name and address of Bank, S&L, or Credit Union

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Account Number \$

Name and address of Bank, S&L, or Credit Union

Account Number \$

Liabilities

Monthly Payments

Unpaid Balance

Name and Address of Company

Acct. no. \$ \$

Name and Address of Company

Acct. no. \$ \$

Name and Address of Company

Acct. no. \$ \$

Name and Address of Company

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Acct. no. \$ \$



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Schedule of Real Estate owned

If additional properties are owned, use continuation sheet.

Enter S if sold, PS if pending sale or R if rental being held for income

Property Address	Type of property	Present Market Value	Amount of Mortgages & Leins	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental
		q					
Totals		#VALUE!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor name	Account Number

VII. Declarations

If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.

	Borrower	Co-Borrower
a. Are there any outstanding judgments against you?	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 yrs?	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
d. Are you a party to a lawsuit?	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer or title in lieu of foreclosure, or judgment?(This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes" provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes", give details as described in the preceding question.	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
h. Is any part of the down payment borrowed?	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
i. Are you a co-maker or endorser on a note?	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
j. Are you a U.S. citizen?	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
k. Are you a permanent resident alien?	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
l. Do you intend to occupy the property as your primary residence? If "Yes", complete question m below.	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
m. Have you had an ownership interest in a property in the last three years? (1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)? (2) How did you hold title to the home-solely by yourself (S), jointly with your spouse (SP), or jointly with another person (o)?	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no

VIII. ACKNOWLEDGMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its services, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer credit reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Borrowers Signature

Date

Co-Borrowers Signature

Date

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Continuation Sheet/ Residential Loan Application

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark **B** for Borrower or **C** for Co-Borrower.

Borrower

Co-Borrower

INFORMATION FOR GOVERNMENT MONITORING PURPOSES



(THE COMPLETION OF THIS PAGE IS ONLY NEEDED FOR CLOSED END RESIDENTIAL REAL ESTATE SECURED LOANS ONLY!)

Applicant

- Married (includes registered domestic partners)
- Unmarried (includes single, divorced, widowed)
- Separated

Co-Applicant

- Married (includes registered domestic partners)
- Unmarried (includes single, divorced, widowed)
- Separated

The following information is requested by the Federal government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. You may select one or more designations for "race". The law provides that a lender may not discriminate on the basis of this information, or on whether you choose to furnish it. However, if you chose not to furnish the information and you have made this application in person, under federal regulations the lender is required to note the ethnicity, race and sex on the basis of visual observation or surname. **If you do not wish to furnish the information, please check below.**

Applicant

- I do not wish to furnish this information

Co-Applicant

- I do not wish to furnish this information

Ethnicity

- Hispanic or Latino
- Not Hispanic or Latino

Ethnicity

- Hispanic or Latino
- Not Hispanic or Latino

Race or National Origin

- American Indian or Alaskan Native
- Asian
- Black or African American
- Native Hawaiian or Other Pacific Islander
- White

Race or National Origin

- American Indian or Alaskan Native
- Asian
- Black or African American
- Native Hawaiian or Other Pacific Islander
- White

Sex

- Female
- Male

Sex

- Female
- Male

Signature _____ Date _____

Signature _____ Date _____

Print or Type Name _____

Print or Type Name _____

FOR BANK USE ONLY:

Complete this section ONLY if applicant or co-applicant elects not to provide this information and the application is taken in person:

Noted Ethnicity:	Applicant	_____	Co-Applicant	_____
Noted Race:	Applicant	_____	Co-Applicant	_____
Noted Sex:	Applicant	_____	Co-Applicant	_____

I hereby certify that I have noted this information based on visual observation or surname.

Signature of Bank Employee _____

Print Name of Bank Employee _____

Date _____

This information was provided:

- Face-to-face interview
- In a telephone interview
- By the applicant and submitted via e-mail or the internet
- By the applicant and submitted by fax or mail