



Consumer Real Estate Credit Application

Date/Time Received _____
Officer _____
NMLS _____

Amount of Loan Desired:

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 joing credit, please initial Applicant _____ Co-Applicant _____
Date _____ 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

III. BORROWER INFORMATION

<p><input type="checkbox"/> Borrower</p> <p>Borrower's Name (Include Jr. or Sr. if applicable) <input type="text"/></p> <p>Social Security Number <input type="text"/> Phone Number <input type="text"/></p> <p>DOB (MM/DD/YYYY) <input type="text"/> Email Address <input type="text"/></p> <p><input type="checkbox"/> Married <input type="checkbox"/> Seperated <input type="checkbox"/> Unmarried <small>(Include: Single, divorced, widowed)</small></p> <p>Present Address (Street, City, State, ZIP) <input type="text"/></p> <p><input type="checkbox"/> Own <input type="checkbox"/> Rent No. Years <input type="text"/></p> <p>Mailing Address, if different from present address <input type="text"/></p> <p><i>If residing at present address for less than two years, complete the following</i></p> <p><input type="checkbox"/> Own <input type="checkbox"/> Rent No. Years <input type="text"/></p> <p>Former Address (Street, City, State, ZIP) <input type="text"/></p>	<p><input type="checkbox"/> Co-Borrower</p> <p>Co-Borrower's Name (Include Jr. or Sr. if applicable) <input type="text"/></p> <p>Social Security Number <input type="text"/> Phone Number <input type="text"/></p> <p>DOB (MM/DD/YYYY) <input type="text"/> Email Address <input type="text"/></p> <p><input type="checkbox"/> Married <input type="checkbox"/> Seperated <input type="checkbox"/> Unmarried <small>(Include: Single, divorced, widowed)</small></p> <p>Present Address (Street, City, State, ZIP) <input type="text"/></p> <p><input type="checkbox"/> Own <input type="checkbox"/> Rent No. Years <input type="text"/></p> <p>Mailing Address, if different from present address <input type="text"/></p> <p><i>If residing at present address for less than two years, complete the following</i></p> <p><input type="checkbox"/> Own <input type="checkbox"/> Rent No. Years <input type="text"/></p> <p>Former Address (Street, City, State, ZIP) <input type="text"/></p>
--	--

IV. EMPLOYMENT INFORMATION

<p>Name and Address of Employer <input type="checkbox"/> Self Employed <input type="text"/></p> <p>Position/Title/Type of Business <input type="text"/></p> <p><i>If employed in current position for less than two years, or if currently employed in more than one position, complete the following</i></p> <p>Name and Address of Employer <input type="checkbox"/> Self Employed <input type="text"/></p> <p>Position/Title/Type of Business <input type="text"/></p>	<p>Yrs on this job <input type="text"/></p> <p><small>Yrs employed in this line of work/profession</small> <input type="text"/></p> <p>Business Phone <input type="text"/></p> <p>Dates (From-To) <input type="text"/></p> <p>Monthly Income <input type="text"/></p> <p>Business Phone <input type="text"/></p>
<p>Name and Address of Employer <input type="checkbox"/> Self Employed <input type="text"/></p> <p>Position/Title/Type of Business <input type="text"/></p>	<p>Yrs on this job <input type="text"/></p> <p><small>Yrs employed in this line of work/profession</small> <input type="text"/></p> <p>Business Phone <input type="text"/></p> <p>Dates (From-To) <input type="text"/></p> <p>Monthly Income <input type="text"/></p> <p>Business Phone <input type="text"/></p>

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

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

* 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.

<u>B/C</u>		<u>Monthly Amount</u>
		\$
		\$
		\$

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

<u>Property Address</u>	<u>Type of property</u>	<u>Present Market Value</u>	<u>Amount of Mortgages & Leins</u>	<u>Gross Rental Income</u>	<u>Mortgage Payments</u>	<u>Insurance, Maintenance, Taxes & Misc.</u>	<u>Net Rental</u>
Totals							

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

<u>Alternate Name</u>	<u>Creditor name</u>	<u>Account Number</u>

VII. Declarations

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

- | | <u>Borrower</u> | | <u>Co-Borrower</u> | |
|--|------------------------------|-----------------------------|------------------------------|-----------------------------|
| 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 |

VII. 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

For Internal use Only:

Lender/Officer: _____ VALID ID LOAN DEPOSIT

Loan Type: _____ New: Renewal:

Closing Date: _____ Disclosures: HELOC: LE DATE: _____

Type of Collateral/Address: _____

Appraisal Requested: Evaluation Requested: Date Due: _____

Collateral Code: _____ DDA Account Number: _____ Auto Pay Account: YES NO

Purpose Code: _____

FFEIC Code: _____

Cost Code: _____

NOTES:

Signature of Bank Employee: _____ Date _____

- face to face Interview
- In a telephone Interview
- Dropped Off Application
- Applicant submitted via e-mail or the internet
- Applicant submitted by fax or mail

