

HOME LOAN APPLICATION

NOT FOR FNMA/FHLMC/FHA/VA USE

CENSUS TRACT

IMPORTANT APPLICANT INFORMATION: Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

MORTGAGE APPLIED FOR	<input type="checkbox"/> Conventional	Amount	Interest Rate	No. of Months	Monthly Payment Principal & Interest	Escrow / Impounds (to be collected monthly)	
	<input type="checkbox"/>	\$	%		\$	<input type="checkbox"/> Taxes <input type="checkbox"/> Hazard Ins. <input type="checkbox"/> Mtg. Ins. <input type="checkbox"/>	
Prepayment Option							
Property Street Address			City	County	State	Zip	No. Units
Legal Description (Attach description if necessary)							Year Built
Purpose of Loan: <input type="checkbox"/> Purchase <input type="checkbox"/> Construction-Permanent <input type="checkbox"/> Construction <input type="checkbox"/> Refinance <input type="checkbox"/> Other (Explain)							
Complete this line if Construction-Permanent or Construction Loan		Lot Value Data	Original Cost	Present Value (a)	Cost of Imps. (b)	Total (a + b)	ENTER TOTAL AS PURCHASE PRICE IN DETAILS OF PURCHASE
		Year Acquired	\$	\$	\$	\$	
Complete this line if a Refinance Loan				Purpose of Refinance	Describe Improvements [] made [] to be made		
Year Acquired	Original Cost	Amt. Existing Liens					
\$	\$		Cost: \$				
Title Will Be Held in What Name(s)				Manner in Which Title Will Be Held			
Source of Down Payment and Settlement Charges							

This application is designed to be completed by the borrower(s) with the lender's assistance. The Co-Borrower Section and all other Co-Borrower questions must be completed and the appropriate box(es) checked if another person will be jointly obligated with the Borrower on the loan, or the Borrower is relying on income from alimony, child support or separate maintenance or on the assets of another person as a basis for repayment of the loan, or the Borrower lives in a community property state or is relying on property located in a community property state as a basis for the repayment of the credit requested. **NOTE: Married applicants may apply for separate accounts.**

BORROWER				CO-BORROWER			
Name	Date of Birth	School		Name	Date of Birth	School	
		Yrs.				Yrs.	
Present Address	No. Years	<input type="checkbox"/> Own <input type="checkbox"/> Rent		Present Address	No. Years	<input type="checkbox"/> Own <input type="checkbox"/> Rent	
Street				Street			
City/State/Zip				City/State/Zip			
Former Address if less than 2 years at present address				Former Address if less than 2 years at present address			
Street				Street			
City/State/Zip				City/State/Zip			
Years at former address		<input type="checkbox"/> Own <input type="checkbox"/> Rent		Years at former address		<input type="checkbox"/> Own <input type="checkbox"/> Rent	
Marital Status	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried	<small>DEPENDENTS OTHER THAN LISTED BY CO-BORROWER</small>		Marital Status	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried	<small>DEPENDENTS OTHER THAN LISTED BY BORROWER</small>	
	<small>(incl. single, divorced, widowed)</small>	<small>NO.</small>	<small>AGES</small>		<small>(incl. single, divorced, widowed)</small>	<small>NO.</small>	<small>AGES</small>
Name and Address of Employer			Years employed in this line of work or profession?	Name and Address of Employer			Years employed in this line of work or profession?
			years				years
			Years on this job				Years on this job
			<input type="checkbox"/> Self Employed *				<input type="checkbox"/> Self Employed *
Position/Title	Type of Business			Position/Title	Type of Business		
Social Security Number	Home Phone	Business Phone		Social Security Number	Home Phone	Business Phone	

GROSS MONTHLY INCOME				MONTHLY HOUSING EXPENSE			DETAILS OF PURCHASE	
Item	Borrower	Co-Borrower	Total	Rent	PRESENT	PROPOSED	Do Not Complete If Refinance	
Base Empl. Income	\$	\$	\$	First Mortgage (P&I)	\$	\$	a. Purchase Price	\$
Overtime				Other Financing (P&I)			b. Total Closing Costs (Est.)	
Bonuses				Hazard Insurance			c. Prepaid Escrows (Est.)	
Commissions				Real Estate Taxes			d. Total (a + b + c)	\$
Dividends/Interest				Mortgage Insurance			e. Amount This Mortgage	()
Net Rental Income				Homeowner Assn. Dues			f. Other Financing	()
Other † <small>(before completing, see notice under Describe Other Income below.)</small>				Other			g. Other Equity	()
				Total Monthly Pmt.	\$	\$	h. Amount of Cash Deposit	()
				Utilities			i. Closing Costs Paid by Seller	()
Total	\$	\$	\$	Total	\$	\$	j. Cash Reqd. For Closing (Est.)	\$

DESCRIBE OTHER INCOME

<input type="checkbox"/> B - Borrower <input type="checkbox"/> C - Co-Borrower	NOTICE: † Alimony, child support, or separate maintenance income need not be revealed if the Borrower or Co-Borrower does not choose to have it considered as a basis for repaying this loan.	Monthly Amount
		\$

IF EMPLOYED IN CURRENT POSITION FOR LESS THAN TWO YEARS, COMPLETE THE FOLLOWING

B/C	Previous Employer/School	City/State	Type of Business	Position/Title	Dates From/To	Monthly Income
						\$

THESE QUESTIONS APPLY TO BOTH BORROWER AND CO-BORROWER

If a "yes" answer is given to a question in this column, please explain on an attached sheet.	Borrower Yes or No	Co-Borrower Yes or No	Borrower Yes or No	Co-Borrower Yes or No
Are there any outstanding judgments against you?			Are you a U.S. citizen?	
Have you been declared bankrupt within the past 7 years?			If "no," are you a resident alien?	
Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?			If "no," are you a non-resident alien?	
Are you a party to a law suit?			Explain Other Financing or Other Equity (if any).	
Are you obligated to pay alimony, child support, or separate maintenance?				
Is any part of the down payment borrowed?				
Are you a co-maker or endorser on a note?				

* The lender may require business credit report, signed Federal Income Tax returns for last two years; and, if available, audited Profit and Loss Statements plus balance sheet for same period.
 ** All Present Monthly Housing Expenses of Borrower and Co-Borrower should be listed on a combined basis.
 Bankers Systems, Inc., St. Cloud, MN Form HLA 8/30/2005

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

Completed Jointly Not Completed Jointly

ASSETS

LIABILITIES AND PLEDGED ASSETS

Indicate by (*) those liabilities or pledged assets which will be satisfied upon sale of real estate owned or upon refinancing of subject property.

STATEMENT OF ASSETS AND LIABILITIES

Description	Cash or Market Value	Creditor's Name, Address and Account Number	Acct. Name If Not Borrower's	Mo. Pmt. and Mos. Left to Pay	Unpaid Balance
Cash Deposit Toward Purchase Held By	\$	Installment Debts (Include "revolving" charge accounts) Co. Acct. No.		\$ Pmt./Mos.	\$
Checking and Savings Accounts (Show Names of Institutions-Account Numbers) Bank, S&L or Credit Union.		Addr. City Co. Acct. No.		/	
Addr.		Addr.		/	
City		City		/	
Acct. No.		Co. Acct. No.		/	
Bank, S&L or Credit Union		Addr.		/	
Addr.		City		/	
City		Co. Acct. No.		/	
Acct. No.		Addr.		/	
Bank, S&L or Credit Union		City		/	
Addr.		Co. Acct. No.		/	
City		Addr.		/	
Acct. No.		City		/	
Bank, S&L or Credit Union		Co. Acct. No.		/	
Addr.		Addr.		/	
City		City		/	
Acct. No.		Other Debts including Stock Pledges		/	
Stocks and Bonds (No./Description)		Real Estate Loans		/	
Life Insurance Net Cash Value		Co. Acct. No.		/	
Face Amount \$		Addr.		/	
Subtotal Liquid Assets		City		/	
Real Estate Owned (enter Market Value from Schedule of Real Estate Owned)		Co. Acct. No.		/	
Vested Interest in Retirement Fund		Addr.		/	
Net worth of Business Owned (ATTACH FINANCIAL STATEMENT)		City		/	
Automobiles Owned (Make and Year)		Co. Acct. No.		/	
		Addr.		/	
		City		/	
Furniture and Personal Property		Alimony/Child Support/Separate Maintenance Payments Owed to		/	
Other Assets (Itemize)				/	
		Total Monthly Payments		\$	
Total Assets	A \$	Net Worth (A minus B) \$		Total Liabilities	B \$

SCHEDULE OF REAL ESTATE OWNED (If Additional Properties Owned Attach Separate Schedule)

Address of Property (Indicate S if Sold, PS if Pending Sale or R if Rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Taxes, Ins. Maintenance and Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
TOTALS		\$	\$	\$	\$	\$	\$

LIST PREVIOUS CREDIT REFERENCES

B - Borrower C - Co-Borrower	Creditor's Name and Address	Account Number	Purpose	Highest Balance	Date Paid
				\$	

List any additional names under which credit has previously been received _____

NOTICE - JOINT CREDIT: We intend to apply for joint credit. (Initials) _____
AGREEMENT: The undersigned applies for the loan indicated in this application to be secured by a first mortgage or deed of trust on the property described herein, and represents that the property will not be used for any illegal or restricted purpose, and that all statements made in this application are true and are made for the purpose of obtaining the loan. Verification may be obtained from any source named in this application. The original or a copy of this application will be retained by the lender, even if the loan is not granted. The undersigned intend or do not intend to occupy the property as their primary residence.
 I/we fully understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1014.

 Borrower's Signature Date _____ Co-Borrower's Signature Date _____

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

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

BORROWER: I do not wish to furnish this information. **CO-BORROWER:** I do not wish to furnish this information.

Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male

TO BE COMPLETED BY INTERVIEWER

This application was taken by:
 face to face interview Interviewer _____ Name of Interviewer's Employer _____
 by mail _____
 by telephone _____
 by internet Interviewer's Phone Number _____ Address of Interviewer's Employer _____