

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: Conventional, Amount, Interest Rate, No. of Months, Monthly Payment Principal & Interest, Escrow / Impounds (to be collected monthly) Taxes, Hazard Ins., Mtg. Ins. Prepayment Option. SUBJECT PROPERTY: Property Street Address, City, County, State, Zip, No. Units, Legal Description, Year Built, Purpose of 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, Complete this line if a Refinance Loan, Purpose of Refinance, Describe Improvements, 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 and CO-BORROWER sections. Includes Name, Date of Birth, School, Present Address, No. Years, Former Address, Marital Status, Name and Address of Employer, Years employed in this line of work or profession, Position/Title, Type of Business, Social Security Number, Home Phone, Business Phone.

Table with 3 main sections: GROSS MONTHLY INCOME, MONTHLY HOUSING EXPENSE, and DETAILS OF PURCHASE. Includes columns for Borrower, Co-Borrower, Total, Rent, Present, Proposed, and various purchase details like Purchase Price, Closing Costs, etc.

DESCRIBE OTHER INCOME section. Includes a notice about alimony, child support, or separate maintenance income and a table for Monthly Amount.

IF EMPLOYED IN CURRENT POSITION FOR LESS THAN TWO YEARS, COMPLETE THE FOLLOWING. Table with columns: 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. Grid of questions with Yes/No columns for Borrower and Co-Borrower. Questions include: Are there any outstanding judgments against you? Have you been declared bankrupt within the past 7 years? Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? Are you a party to a law suit? 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? Are you a U.S. citizen? If "no," are you a resident alien? If "no," are you a non-resident alien? Explain Other Financing or Other Equity (if any).

* 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-WOGM 8/29/2005

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)			\$ Pmt./Mos.	\$
		Co.	Acct. No.			
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.			/	
		City				
Addr.		Co.	Acct. No.			
City		Addr.			/	
Acct. No.		City				
Bank, S&L or Credit Union		Co.	Acct. No.			
		Addr.			/	
Addr.		City				
City		Other Debts including Stock Pledges				
Acct. No.					/	
Stocks and Bonds (No./Description)		Real Estate Loans			X	X
		Co.	Acct. No.			
		Addr.				
Life Insurance Net Cash Value		City			X	X
Face Amount \$		Co.	Acct. No.			
Subtotal Liquid Assets		Addr.				
Real Estate Owned (enter Market Value from Schedule of Real Estate Owned)		City				
Vested Interest in Retirement Fund		Automobile Loans				
		Co.	Acct. No.			
Net worth of Business Owned (ATTACH FINANCIAL STATEMENT)		Addr.			/	
		City				
Automobiles Owned (Make and Year)		Co.	Acct. No.			
		Addr.			/	
		City				
Furniture and Personal Property		Alimony/Child Support/Separate Maintenance Payments Owed to			/	X
Other Assets (Itemize)						X
		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 _____

TO BE COMPLETED BY INTERVIEWER

This application was taken by:

- face to face interview
- by mail
- by telephone
- by internet

Interviewer

Name of Interviewer's Employer

Interviewer's Phone Number

Address of Interviewer's Employer