



## **Real Estate Loan Documentation Check List**

- Complete Real Estate Application
- Signed Copy of Last 2 Years Federal Income Tax Returns
  - Copy of Last 2 Pay Stubs
- Copy of Real Estate Purchase Contract (If Applicable)
- Complete Legal Description & Address of Property
  - Insurance Agent Information

**Phone: (918) 367-3343**

**Fax: (918) 367-5549**

## APPRAISAL NOTICE

App. Date	Application No.	Loan Amount	Dept.	Collateral	Officer	Init.
References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item.						

Applicant:

Lender:

Community Bank  
P O Box 1020  
104 S Main  
Bristow, OK 74010

Document Date:

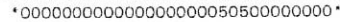
We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close.

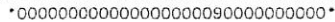
You can pay for an additional appraisal for your own use at your own cost.

By signing below, you acknowledge receipt of this Appraisal Notice.

APPLICANT:

X \_\_\_\_\_ Date X \_\_\_\_\_ Date







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## SERVICING DISCLOSURE STATEMENT

Applicant:

Lender:

Community Bank  
P O Box 1020  
104 S Main  
Bristow, OK 74010

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### SERVICING DISCLOSURE STATEMENT

#### NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED.

You are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2601 et seq.). RESPA gives you certain rights under Federal law. This statement describes whether the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest, and escrow payments, if any, as well as sending any monthly or annual statements, tracking account balances, and handling other aspects of your loan. You will be given advance notice before a transfer occurs.

##### Servicing Transfer Information

- ☒ We may assign, sell or transfer the servicing of your loan while the loan is outstanding.
- or
- ☐ We do not service mortgage loans of the type for which you applied. We intend to assign, sell, or transfer the servicing of your mortgage loan before the first payment is due.
- or
- ☐ The loan for which you have applied will be serviced at this financial institution and we do not intend to sell, transfer, or assign the servicing of the loan.



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## CERTIFICATION AND AUTHORIZATION

Applicant:

Lender:

Community Bank  
P O Box 1020  
104 S Main  
Bristow, OK 74010

### CERTIFICATION

To Community Bank ("Lender"):

1. Applicant (and co-applicant if applicable), \_\_\_\_\_, has applied for a loan from Lender. In applying for the loan, Applicant provided to Lender various information about Applicant and the requested loan, such as the amount and source of any downpayment, income information, and assets and liabilities. Applicant certifies that all of the information is true and complete. Applicant made no misrepresentations to Lender, nor did Applicant omit any important information.
2. Applicant understands and agrees that Lender may verify any information provided to Lender concerning Applicant's application, including, but without limitation, verifications from financial institutions of the information provided.
3. Applicant fully understands that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this loan, as applicable under the provisions of Title 18, United States Code, Section 1014.

### AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. Applicant has applied for a loan from Community Bank ("Lender"). As part of the application process, Lender, any insurer of the loan and any collateral title insurer may verify information Applicant provided to Lender either before or after the loan is closed.
2. Applicant authorizes you to provide to Lender, to any investor to whom Lender may sell Applicant's loan, and to any insurer of the loan any and all information and documentation that they may request. Such information may include, but is not limited to, income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. Lender, any investor that purchases the loan, and any insurer of the loan may address and send this authorization to any person or company named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to Community Bank, to any investor that purchases the loan, and to any insurer of the loan is appreciated.

### AUTHORIZATION TO FILE FINANCING STATEMENT

Applicant hereby authorizes Lender to file the appropriate Financing Statements for the following collateral prior to executing a security agreement, pledge, or control agreement: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

APPLICANT:

X

Applicant

Date

X

Co-Applicant

Date

## Mortgage Loan E-Sign Disclosure

The following disclosure is required by the federal Electronic Signatures in Global and National Commerce Act (E-SIGN Act). Please read this E-SIGN Disclosure carefully and keep a copy for your records.

### Electronic Delivery of Disclosures and Notices

By signing below, you are consenting to receive disclosures related to your current mortgage loan transaction electronically. If you do not consent, we will mail these documents to you. By consenting to electronic delivery of mortgage disclosures, you agree to provide us with your current email address and update us as to any changes in such information by contacting us at the numbers or address listed below.

### Requesting Paper Copies

Even after consent, you have the right to receive a paper copy of the disclosures related to your current mortgage transaction. If you would like to receive a paper copy at no charge, please contact us at the numbers or address listed below. Please include your name and mailing address and be sure to state that you are requesting a copy of the disclosures related to your current mortgage transaction.

### Withdrawal of Consent

If after consenting, you wish to withdrawal your consent prior to loan consummation, you can do so by contacting us at the numbers or address listed below.

### Hardware and Software Requirements

In order to access, view, and retain your account information electronically, you must have:

- A personal computer or other device which is capable of accessing the Internet.
- An Internet web browser with capabilities to support a minimum 128-bit encryption.
- Software which permits you to receive, access, print and save Portable Document format or "PDF" files, such as Adobe Acrobat Reader version 8.0 and above.
- A valid email address.

### Termination/Changes

We reserve the right, in our sole discretion, to discontinue the provision of your account information electronically, or to terminate or change the terms and conditions on which we provide account information electronically. We will provide you with notice of any such termination or change as required by law.

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Co-Borrower Date

\_\_\_\_\_  
Email address

\_\_\_\_\_  
Email Address

Community Bank  
P O Box 1020  
Bristow, OK 74010

(918) 367-3343  
Fax (918) 581-1549  
Community Bank NMLS ID 408226

# Universal Credit Application

## (Consumer Real Estate)

### 1. Type of Application

(Check only one of the four checkboxes; and sign, if joint credit. Use another application if more than two applicants.)

- ☐ **Individual Credit.** If checked, this is an *Application for Individual Credit* - relying solely on my income and assets.
- ☐ **Individual Credit with Another.** If checked, this is an *Application for Individual Credit* - relying on my income and assets and on income and/or assets of another as a basis for loan qualification. (Complete *Applicant* and *Co-Applicant* sections.)
- ☐ **Individual Credit (Community Property State).** If checked, this is an *Application for Individual Credit* - relying on my income or assets. The income or assets of my spouse (or other person), who has community property rights pursuant to state law, will not be used as a basis for loan qualification. However, his or her liabilities must be considered because my spouse (or other person) has community property rights pursuant to applicable law, and, as Applicant, I reside in a community property state, the property that will secure the loan is located in a community property state, or I am relying on other property located in a community property state as a basis for repayment of the loan. (Complete *Applicant* and *Co-Applicant* sections.)
- ☐ **Joint Credit.** If checked, this is an *Application for Joint Credit*. By signing below, the Applicant and Co-Applicant agree that each of us intend to apply for joint credit. (Complete *Applicant* and *Co-Applicant* sections.)

Applicant for Joint Credit \_\_\_\_\_

Co-Applicant for Joint Credit \_\_\_\_\_

### 2. Type of Mortgage and Terms of Credit

<b>Mortgage Applied For</b> <input type="checkbox"/> Home Purchase or Refinancing <input type="checkbox"/> Home Equity Loan <input type="checkbox"/> Home Equity Line of Credit <input type="checkbox"/>			<b>Lender's Case No.</b> _____
<b>Amount/Credit Limit</b> \$ _____	<b>Interest Rate</b> % _____	<b>No. of Months</b> _____	<b>Amortization Type</b> <input type="checkbox"/> Fixed <input type="checkbox"/> ARM <input type="checkbox"/>

### 3. Property Information and Purpose of Credit

Subject Property Address (street, city, state & ZIP)		No. of Units
Legal Description of Subject Property (attach description if necessary)		Year Built
<b>Purpose of Loan</b> <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other: <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent		<b>Property will be:</b> <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment
<b>Complete this line if construction or construction-permanent loan.</b>		
Year Lot Acquired	Original Cost	Amount Existing Liens
	\$ _____	\$ _____
		(a) Present Value of Lot
		\$ _____
		(b) Cost of Improvements
		\$ _____
		Total (a + b)
		\$ _____
<b>Complete this line if this is a refinance loan.</b>		
Year Acquired	Original Cost	Amount Existing Liens
	\$ _____	\$ _____
		Purpose of Refinance
		Describe Improvements
		<input type="checkbox"/> made <input type="checkbox"/> to be made
		Cost: \$ _____
Title will be held in what Name(s)		Manner in which Title will be held
		Estate will be held in:
		<input type="checkbox"/> Fee Simple
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)		<input type="checkbox"/> Leasehold (show expiration date)

### Applicant

### 4. Applicant Information

### Co-Applicant

Applicant's Name				Co-Applicant's Name			
Social Security No.	Primary Phone	<input type="checkbox"/> Cell	Date of Birth	Social Security No.	Primary Phone	<input type="checkbox"/> Cell	Date of Birth
ID Type & No.	Issued By	Issue Date	Exp. Date	ID Type & No.	Issued By	Issue Date	Exp. Date
E-mail Address				E-mail Address			
<input type="checkbox"/> Married (as defined by state law; incl. domestic partnership, civil union) <input type="checkbox"/> Unmarried (including single, divorced, widowed)		Dependents (not listed by Co-Applicant) No. Ages _____		<input type="checkbox"/> Married (as defined by state law; incl. domestic partnership, civil union) <input type="checkbox"/> Unmarried (including single, divorced, widowed)		Dependents (not listed by Applicant) No. Ages _____	
Present Address <input type="checkbox"/> Own <input type="checkbox"/> Rent		<input type="checkbox"/> No. Yrs. _____		Present Address <input type="checkbox"/> Own <input type="checkbox"/> Rent		<input type="checkbox"/> No. Yrs. _____	
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address			
Former Address <input type="checkbox"/> Own <input type="checkbox"/> Rent		<input type="checkbox"/> No. Yrs. _____		Former Address <input type="checkbox"/> Own <input type="checkbox"/> Rent		<input type="checkbox"/> No. Yrs. _____	

Applicant		5. Employment Information		Co-Applicant	
Name & Address of Employer <input type="checkbox"/> Self Employed	Yrs. on this job	Yrs. employed in this line of work/profession	Name & Address of Employer <input type="checkbox"/> Self Employed	Yrs. on this job	Yrs. employed in this line of work/profession
Position/Title/Type of Business	Business Phone		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 & Address of Employer <input type="checkbox"/> Self Employed	Dates (from - to)		Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from - to)	
	Business Phone			Business Phone	
Position/Title/Type of Business	Gross Monthly Income \$		Position/Title/Type of Business	Gross Monthly Income \$	
Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from - to)		Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from - to)	
	Business Phone			Business Phone	
Position/Title/Type of Business	Gross Monthly Income \$		Position/Title/Type of Business	Gross Monthly Income \$	

6. Monthly Income and Combined Housing Expense Information						
Gross Monthly Income	Applicant	Co-Applicant	Total	Combined Monthly Housing Expense	Present	Proposed
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 (before completing, see the notice in "Describe Other Income," below)	\$	\$	\$	Homeowner Assn. Dues	\$	\$
				Other	\$	\$
<b>Total</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>Total</b>	<b>\$</b>	<b>\$</b>

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

A/C	Describe Other Income	Notice: Alimony, child support, or separate maintenance income need not be revealed if the Applicant (A) or Co-Applicant (C) does not choose to have it considered for repaying this loan.	Monthly Amount
			\$
			\$
			\$

### 7. Assets and Liabilities

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Applicants 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-Applicant section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must also be completed about that spouse or other person.

Completed ☐ Jointly ☐ Not Jointly

**Schedule of Real Estate Owned.** (If additional properties are owned, use continuation sheet.)

Property Address (enter S if sold, PS if pending sale, R if rental for income or O for other)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
		\$	\$	\$	\$	\$	\$
		\$	\$	\$	\$	\$	\$
<b>Totals</b>		<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

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

### 7. Assets and Liabilities (Continued)

Assets	Cash or Market Value	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.		
Description		Liabilities	Monthly Payment & Months Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:	\$			
<b>List checking and savings accounts below</b>				
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/ Months	\$
Acct. no.	\$	Acct. no.	<input type="checkbox"/> Revolving	
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/ Months	\$
Acct. no.	\$	Acct. no.	<input type="checkbox"/> Revolving	
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/ Months	\$
Acct. no.	\$	Acct. no.	<input type="checkbox"/> Revolving	
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/ Months	\$
Acct. no.	\$	Acct. no.	<input type="checkbox"/> Revolving	
Stocks & Bonds (Company name/number & description)	\$	Name and address of Company	\$ Payment/ Months	\$
Life Insurance net cash value	\$	Acct. no.	<input type="checkbox"/> Revolving	
Face amount: \$		Name and address of Company	\$ Payment/ Months	\$
<b>Subtotal Liquid Assets</b>	\$	Acct. no.	<input type="checkbox"/> Revolving	
Real estate owned (enter market value from schedule of real estate owned)	\$	Name and address of Company	\$ Payment/ Months	\$
Vested interest in retirement fund	\$	Acct. no.	<input type="checkbox"/> Revolving	
Net worth of business(es) owned (attach financial statement)	\$	Name and address of Company	\$ Payment/ Months	\$
Automobiles owned (make and year)	\$	Acct. no.	<input type="checkbox"/> Revolving	
Other Assets (itemize)	\$	Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
		Job-Related Expense (child care, union dues, etc.)	\$	
		<b>Total Monthly Payments</b>	\$	
Other Assets (from continuation page, if any)	\$	Other Liabilities (from continuation page, if any)		\$
<b>Total Assets (a)</b>	\$	<b>Net Worth (a - b)</b>	\$	<b>Total Liabilities (b)</b>

### 8. Declarations

	Applicant		Co-Applicant			Applicant		Co-Applicant	
	Yes	No	Yes	No		Yes	No	Yes	No
a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Have you been declared bankrupt within the past 10 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					
d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					

## 8. Declarations (Continued)

	Applicant		Co-Applicant			Applicant		Co-Applicant	
	Yes	No	Yes	No		Yes	No	Yes	No
g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	m. Have you had an ownership interest in a property in the last three years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(1) What type of property did you own -- principal residence (PR), second home (SH), or investment property (IP)?				
i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(2) How did you hold title to the home -- solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?				
j. Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	n. Are there any other equity loans on the property?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					
l. Do you intend to occupy the property as your primary residence?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					

## 9. Continuation and Additional Information

**Instructions.** Use this section if you need more space to complete the Universal Credit Application. Mark "A" for Applicant and "C" for Co-Applicant. Use this space if you answered "Yes" to any of the questions in Section 8.

## 10. Federal Notices

**Important Information to Applicant(s).** 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 applies for a loan or opens an account.

**What this means for you.** When you apply for a loan or open an 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 and/or other identifying documents. 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.

**False Statements.** By signing below, 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 1001, *et seq.*

## 11. State Notices

**California Residents.** Each applicant, if married, 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.** The Ohio laws against discrimination require 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.

## 12. 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

## 12. Acknowledgment and Agreement (Continued)

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 servicers, 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 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.

**Consent.** You authorize us to contact you using any of the telephone numbers listed on this Credit Application or that you subsequently provide us in connection with your credit account - regardless whether the number we use is assigned to a paging service, cellular telephone service, specialized mobile radio service or other radio common carrier service or any other service for which you may be charged for the call. You further authorize us to contact you through the use of voice, text and email and through the use of pre-recorded/artificial voice messages or an automated dialing device.

**Acknowledgment.** 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.

X  
Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_ X  
Co-Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_

[This area intentionally left blank.]

### For Mortgage Loan Originator

This information was provided: ☐ In a face-to-face interview ☐ In a telephone interview  
☐ By the applicant and submitted by fax or mail ☐ By the applicant and submitted via e-mail or the Internet

Loan Originator's Signature		Date	Loan Originator's Phone Number
X			
Loan Originator's Name	Loan Originator Identifier	Loan Origination Company's Address	
Loan Origination Company's Name	Loan Origination Company Identifier		

### Transaction Worksheet - Optional

a. Purchase price	\$	k. Applicant's closing costs paid by Seller	\$
b. Alterations, improvements, repairs	\$	l. Other Credits (explain)	\$
c. Land (if acquired separately)	\$		
d. Refinance (include debts to be paid off)	\$	m. Loan amount (exclude PMI, MIP Funding Fee financed)	\$
e. Estimated prepaid items	\$	n. PMI, MIP, Funding Fee financed	\$
f. Estimate closing costs	\$	o. Loan amount (add m & n)	\$
g. PMI, MIP, Funding Fee	\$	p. Cash from/to Applicant (subtract, j, k, l & o from i)	\$
h. Discount (if Applicant will pay)	\$		
i. Total costs (add items a through h)	\$		
j. Subordinate financing	\$		

### For Lender's Use

Lender's Initial Lien Position <input type="checkbox"/> First Lien <input type="checkbox"/> First Lien <input type="checkbox"/> Subordinate Lien	First Lien Holder's Name & Address (if any)		Second Lien Holder's Name & Address (if any)	
	Loan No.		Loan No.	
Date Application Received	Received By		Amount Requested \$	
Decision <input type="checkbox"/> Approved <input type="checkbox"/> Denied	Decision Date		Decision By	
HMDA Reportable <input type="checkbox"/> Yes	Amount Approved \$	Initial Advance (if applicable)	Funding Date	
Refinancing <input type="checkbox"/> Yes <input type="checkbox"/> Cash Out	Rescindable <input type="checkbox"/> Yes	Early Disclosures Given <input type="checkbox"/> Yes, on	High Cost Mortgage <input type="checkbox"/> Yes High Priced Mortgage <input type="checkbox"/> Yes	

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

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.

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**Applicant****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 Chamorro ☐ Samoan  
☐ Other Pacific Islander – Print race: \_\_\_\_\_

For example: Fijian, Tongan, and so on.

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

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**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
- 

**Co-Applicant****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 Chamorro ☐ Samoan  
☐ Other Pacific Islander – Print race: \_\_\_\_\_

For example: Fijian, Tongan, and so on.

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

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**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
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