

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 income or assets of another person as a basis for repayment of the loan, or the Borrower is married and resides, or the property is located, in a community property state.

BORROWER and CO-BORROWER sections: Name, Date of Birth, School, Yrs., Present Address, No. Years, Own/Rent, 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, Present, and Proposed.

DESCRIBE OTHER INCOME: 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: 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 regarding outstanding judgments, bankruptcy, property foreclosed, law suits, alimony, and co-maker/endorser status.

\* 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 6/13/2003 (page 1 of 2)

