**Uniform Residential Loan Application** 

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate hox checked) when the lender's assistance applicant of the loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

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Montrogo VII Convo	ntional		OF MORTGAGE				450 000	(3)5(4)4
	/Rural	Other (explain	11):	Agency Case N	umber	Le	nder Case Nun	nber
Amount	st Rate	No. of Mo	onths Amortization	Type: Fixed	d Rate Other (exp	lain):		
	9	%		☐ GPM		ie):		
ubject Property Address (street, city, state	& ZIP)	II. PROP	ERTY INFORMA	TION AND PURI	POSE OF LOAN	n treeseed on		No. of Unit
egal Description of Subject Property (attack	h description if	7,000,000,000						
-8-1 seeds paid of dubject Troperty (attack	n description n	necessary)						Year Built
Purpose of Loan Purchase Refinance	Constructi	ion ion-Permanent	Other (explain):		Prop	perty will be:	Secondary	Investment
Complete this line if construction or co	onstruction-p	ermanent loan	1.			Residence	Residence	
Year Lot Original Cost		t Existing Liens		nt Value of Lot	(b) Cost of Impr	rovements	Total (a+b	)
Complete this line if this is a refinance	\$ loan.		\$		\$		\$	
Year Original Cost Acquired		ount Existing L	iens	Purpose of Refinance	e	Describe In	provements	made to be ma
\$	\$							
itle will be held in what Name(s)			Manne	er in which Title will		ost: \$	Esta	te will be held in:
ource of Down Payment, Settlement Charge	es and/or Subor	rdinata Einanaine	m (unaleia)					Fee Simple
- and the state of	es and/or Subor	rumate Financing	g (explain)					Leasehold (show expiration date
Borrower's Name (include Jr. or Sr. if appli	er icable)		III. BORRO	Co-Borrower's Nas	MTION me (include Jr. or Sr. if	Configuration (Configuration Configuration C	-Borrower	
Social Security Number Home Phone (inc	area code)	DOB (mm/dd/	(yyyy) Yrs. School					
I will I will (inc	or. area code)	DOB (IIII) do	yyyy) 118. School	Social Security N	lumber Home Phone (i	incl. area code)	DOB (mm/	dd/yyyy) Yrs. Scho
Married Unmarried (include sin divorced, widowed)	gle, Depe	endents (not listed	by Co-Borrower)	Married	Unmarried (include divorced, widowed)	single, De	pendents (not liste	d by Borrower)
resent Address (street, city, state, ZIP)				Separated		12.4		
		Own Rent	No. Yrs.		street, city, state, ZIP)	Ov	wn Rent	No. Yrs.
Mailing Address, if different from Present A	Address						wn Rent	No. Yrs.
Mailing Address, if different from Present A f residing at present address for less	Address						vn Rent	No. Yrs.
Mailing Address, if different from Present A f residing at present address for less	Address  than two yea			Mailing Address, i				No. Yrs.
Mailing Address, if different from Present A f residing at present address for less	Address  than two yea	urs, complete t	he following:	Mailing Address, i	if different from Presen	t Address		
Mailing Address, if different from Present A f residing at present address for less	Address  than two yea	urs, complete t	he following: No. Yrs.	Mailing Address, i	if different from Present	t Address	vn 🗌 Rent	
Mailing Address, if different from Present A  f residing at present address for less  Former Address (street, city, state, ZIP)  Borrow	Address  than two yea	urs, complete t	he following: No. Yrs.	Mailing Address, i	if different from Present	t Address		
Mailing Address, if different from Present A  f residing at present address for less  Former Address (street, city, state, ZIP)  Borrow	Address  than two yea	ers, complete t.	No. Yrs.  IV. EMPLOY  Yrs. on this job	Mailing Address, i Former Address (st	if different from Present	t Address	vn Rent	No. Yrs.  Yrs. on this jot
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	V. MONTHLY INCOME AN		Combined Monthly Housing Expense		2
Gross Monthly Income Borrower  Base Empl. Income*	Co-Borrower	Total	Housing Expense Rent	Present	Proposed
Base Empl. Income* \$  Overtime	Ψ.		First Mortgage (P&I)	Ť	\$
Bonuses			Other Financing (P&I)		
Commissions			Hazard Insurance		
Dividends/Interest			Real Estate Taxes		
Net Rental Income OTHER (before completing,			Mortgage Insurance		
see the notice in "describe other income," below)			Other:		
Total \$	s	\$	Total	\$	\$
*Self Employed Borrower(s) may be requi				colod if the	
Describe Other Income B/C	Borrower (B) or Co-Borro	ower (C) does not choose to b	ance income need not be rev have it considered for repaying	this loan.	Monthly Amount
					\$
		ASSETS AND LIABILI		prote and liabilizing are suf	ficiently joined so that t
This Statement and any applicable supporting Statement can be meaningfully and fairly pr	esented on a combined basis; off	erwise, separate Statements	and Schedules are required.	ir the Co-Borrower section	n was completed about
non-applicant spouse or other person, this State				Completed J	
ASSETS Description	Cash or Marke Value	outstanding debts,	Pledged Assets. List the cre including automobile loans, re	evolving charge accounts,	real estate loans, alimon
Cash deposit toward purchase held by:			k pledges, etc. Use continuation fied upon sale of real estate ow		
	\$		LIABILITIES	Monthly Payment	& Unnaid Ralance
List checking and savings accounts below		Name and address		Months Left to Pay S Payment/Months	\$
Name and address of Bank, S&L, or Credit U					
		* * * *			
A see Mo		Acct. no.			
Acct No.	\$	Name and addres	s of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit U	nion				
		and the second			
		Acet. no.			
Acct No.			of Company	\$ Payment/Months	\$
St. Color Color Color	\$	Name and address	or Company		
Name and address of Bank, S&L, or Credit U	nion	7			
A cot No	<u> </u>	Acct. no.	2,2000000000000000000000000000000000000		
Acct No.	\$	Name and address	s of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit I	Jnion				
		Acct. no.			
Acet No.			C	\$ Payment/Months	\$
Stocks & Bonds (Company name/number	\$	Name and address	s of Company		
& description)	\$				
		The second			
			we the second of		
Life Insurance net cash value		Acet. no.			
Face amount: \$	\$	Name and addre	ss of Company	\$ Payment/Months	\$
Subtotal Liquid Assets	\$				
Real Estate owned (enter market value from schedule of real estate owned)	\$				
Vested interest in retirement fund	\$				
Net worth of business(es) owned	\$	Aget To	A.A.A.	33,33,43,63	
(attach financial statement) Automobiles owned (make and year)	4	Acct. no.	innort/Congrete Mei	\$	
	\$	Payments Owed t	apport/Separate Maintenance o:	•	
Other Assets (itemize)		Job Related Expen	ses (child care, union dues, etc.)	\$	
	\$	k.			
		***			961215
		Total Manth	Paymente	S	- Washington
		Total Monthly Net Worth	The same of the sa	· ·	. c
Total	Assets a. \$	(a minus b)	\$	Total Liabilities	b. P

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property			Gross	Mortgage	Insuran Maintena	
	rioperty	Market V	3,81,11,21,22	Rental Income	Payments	Taxes & N	
	+	\$	\$	\$	\$	\$	\$
					-111		
	Totals	e e	\$			1.	
st any additional names under which credit has previo				\$	\$	\$	\$
Alternate Name	usiy been rece	ved and marca	Creditor Name	and account nu	mber(s):	Accou	nt Number
VII. DETAILS OF TRANSACTIO	)N	924 MW	MAX CAN CAREER	VIII. DECLAR	ATION	N LAS	
Purchase price \$		If you ar	nswer "Yes" to any questions a se continuation sheet for explan	through i,		_	Borrower   Co-Bo
Alterations, improvements, repairs		a. Are t	here any outstanding judgments:	auon. against you?			Yes No Yes
Land (if acquired separately)		b. Have	you been declared bankrupt with	in the past 7 years	?		
Refinance (incl. debts to be paid off)  Estimated prepaid items		c. Have	you had property foreclosed upor				
Estimated closing costs		there	of in the last 7 years?		ood in nod		
PMI, MIP, Funding Fee			ou a party to a lawsuit?				
Discount (if Borrower will pay)		e. Have	you directly or indirectly been of	bligated on any loa	n which resulted	d in	
Total costs (add items a through h)			losure, transfer of title in lieu of would include such loans as hor				
Subordinate financing		loans	any mortgage, financial obligati	on bond or loan	d (mobile) home		
Borrower's closing costs paid by Seller		11 1	es," provide details, including da A case number, if any, and reason	ife name and addr	ess of Lender, l	FHA	
Other Credits (explain)		f. Are y	ou presently delinquent or in def	ault on any Eedera	l debt or any oti	her loan,	
		morty	gage, financial obligation, bond, ibed in the preceding question.	or loan guarantee?	If "Yes," give o	letails as	
		li .	ou obligated to pay alimony, chi	d support, or sena	rate maintenance	-?	
			part of the down payment born				거비
			ou a co-maker or endorser on a				
Loan amount			ou a U.S. citizen?				
(exclude PMI, MIP, Funding Fee financed)			ou a permanent resident alien?				
PMI, MIP, Funding Fee financed					der anne e comme		브비브
Loan amount (add m & n)		If "Ye	ou intend to occupy the proper s," complete question m below.	ty as your prima	ry residence?		
	-	m. Have	you had an ownership interest in	a property in the la	st three years?		
Cash from/to Borrower							
ibtract j, k, l & o from i)			cond home (SH) or investment	-principal residen	ce (PR),		
the content of the undersigned specifically represents to Lender at nowledges that: (1) the information provided in this appliantation contained in this application may result in civil lia	nd to Lender's cation is true ar bility, including	(2) H sp  KNOWLED actual or potent d correct as of monetary dama	ritat type or property did you own coond home (SH), or investment ow did you hold title to the home souse (SP), or jointly with anothe GEMENT AND AGREEMI ital agents, brokers, processors, the date set forth opposite my siges, to any person who may suffe	—principal residen property (IP)? — by yourself (S), person (O)? ENT attorneys, insurers agnature and that are er any loss due to re-	jointly with your	cessors and a	srepresentation (
the of the undersigned specifically represents to Lender an nowledges that: (1) the information provided in this application contained in this application may result in civil lia this application, and/or in criminal penalties including, bu uested pursuant to this application (the "Loan") will be so hibited purpose or use; (4) all statements made in this aplication; (6) the Lender, its servicers, successors or assigns or vided in this application if any of the material facts that I det, rits servicers, successors and assigns or vided in this application if any of the material facts that I det, rits servicers, successors or assigns may, in addition re consumer reporting agencies; (9) ownership of the Loa agents, brokers, insurers, servicers, successors or assigns (11) my transmission of this application as an "electronic or recordings), or my facsimile transmission of this application are consumer to the application as an acceptance of the containing my original written signature.	and to Lender's cation is true are bility, including it not limited to curred by a morn pplication are man may retain to any ordinuously have represent to any other rin and/or admin has made any record contain ation containing	(2) He sp  ANOWLED  Cactual or potent of correct as of monetary dama. fine or imprise gage or deed of ade for the pure original and/rely on the infed should change ghts and remedistration of the pure can be corrected in the corrected of the corrected or in the corrected of the	that yee of property du you own count of you had you hold title to the home ouse (SP), or jinvestment; ow did you hold title to the home ouse (SP), or jointly with anothe GEMIENT AND AGRESMI iil a gents, brokers, processors, the date set forth opposite my sigss, to any person who may sufforment or both under the provise it rust on the property described pose of obtaining a residential rise of the provise of obtaining a residential rise of the provise of obtaining a residential rise of the provise of obtaining a residential rise and	—principal residen croperty (IP)? — by yourself (S), person (O)?  EXI  attorneys, insurers ground attorneys, insurers ground attorneys, insurers are any loss due to rons of Tide 18, U in this application, torigage loan; (5) in the event that you have been to the complex of th	se (PR), jointly with you servicers, succept to the interest of the interest o	cessors and as negligent mi misrepresent de, Sec. 1001 vill not be all be occupied is approved; and/or supplon the Loan b and account ed by law; (1 condition or state laws per version of	stepresentation cation that I have attion that I have , et seq.; (2) the used for any ille d as indicated if (7) the Lender a enent the information to co) neither Lender value of the prosection of the prosectio
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#### CONTINUATION SHEET / RESIDENTIAL LOAN APPLICATION Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower. Agency Case Number: Borrower: Lender Case Number: Co-Borrower:

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.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	

Form 05 1003 0 Furnished 06/2015 by American Bank Systems, Inc.



## **MONTROSE SAVINGS**

## BANK

401 Missouri Ave, P.O. Box 47 \* Montrose, MO 64770 Phone 660-693-4424 \* Fax 660-693-4564

# NOTICE TO APPLICANT OF RIGHT TO RECEIVE COPY OF APPRAISAL REPORT

#### Right to Receive Copy

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.

#### Acknowledgement

By signing below, you	acknowledge you	n have received this Discl	osure.
A			
Applicant	Date	Applicant	Date

#### **Demographic Information of Borrower** 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. Ethnicity: Check one or more Race: Check one or more Hispanic or Latino ☐ American Indian or Alaska Native – *Print name of enrolled* ☐ Mexican ☐ Puerto Rican ☐ Cuban or principal tribe: \_ ☐ Other Hispanic or Latino – Print origin: ☐ Asian Asian Indian ☐ Chinese ☐ Filipino ☐ Japanese ☐ Korean ☐ Vietnamese For example: Argentinean, Colombian, Dominican, Nicaraguan, ☐ Other Asian – *Print race*: Salvadoran, Spaniard, and so on. For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on. ☐ Not Hispanic or Latino ☐ Black or African American ☐ I do not wish to provide this information ☐ Native Hawaiian or Other Pacific Islander ☐ Native Hawaiian ☐ Guamanian or Chamorro Sex ☐ Other Pacific Islander – *Print race*: ☐ Female ☐ Male For example: Fijian, Tongan, and so on. $\square$ I do not wish to provide this information $\square$ I do not wish to provide this information 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

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

**Borrower Name:** 

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