

Uniform Residential Loan Application

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.

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 box checked) when:

- The income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or
- The income or assets of the Borrower's spouse or other person who has community property or similar rights pursuant to applicable 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 who has community property or similar rights and the Borrower resides in a community property state, the security property is located 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.

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for: VA Conventional Other Agency Case Number _____
 FHA USDA/Rural Housing Service Lender Case Number _____

Amount: \$ _____ No. of Months: _____ Amortization Type: Other (explain): _____
 Interest Rate: _____ Fixed Rate GPM ARM (type): _____

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, ZIP): _____ No. of Units: _____
 Year Built: _____

Legal Description of Subject Property (attach description if necessary)

Purpose of Loan: Purchase Construction Other (explain): _____
 Refinance Construction-Permanent

Property will be: Primary Residence Secondary Residence Investment

Complete this line if construction or construction-permanent loan. (a) Present Value of Lot: _____
 Year Lot Acquired: _____ (b) Cost of Improvements: _____
 Original Cost: \$ _____ Amount Existing Liens: \$ _____ Total (a + b): \$ _____

Complete this line if this is a refinance loan. Purpose of Refinance: _____
 Year Acquired: _____ Amount Existing Liens: \$ _____
 Original Cost: \$ _____ Describe improvements made to be made Cost: \$ _____

Title will be held in what Name(s): _____ Estate will be held in :
 Manner in which Title will be held: Fee Simple
 Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain): _____ Leasehold
 Expiration Date: _____

Borrower

III. BORROWER INFORMATION

Co-Borrower

Borrower's Name (include Jr. or Sr. if applicable): _____ SSN: _____ Home Phone (incl. area code): _____ DOB (MM/DD/YYYY): _____ Yrs. School: _____ <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (include single, divorced, widowed) Dependents (not listed by Co-Borrower) No. _____ Ages: _____ Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent for _____ Yrs. Mailing Address, if different from Present Address _____ Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent for _____ Yrs.	Co-Borrower's Name (include Jr. or Sr. if applicable): _____ SSN: _____ Home Phone (incl. area code): _____ DOB (MM/DD/YYYY): _____ Yrs. School: _____ <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (include single, divorced, widowed) Dependents (not listed by Borrower) No. _____ Ages: _____ Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent for _____ Yrs. Mailing Address, if different from Present Address _____ Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent for _____ Yrs.
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Borrower

IV. EMPLOYMENT INFORMATION

Co-Borrower

Name & Address of Employer: <input type="checkbox"/> Self-Employed _____ Yrs. On this job _____ Yrs. Employed _____ Position/Title/Type of Business: _____ in this line of work/profession Business Phone (incl. area code): _____ 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) _____ Monthly Income _____ Position/Title/Type of Business: _____ \$ _____ Business Phone (incl. area code): _____ Name & Address of Employer: <input type="checkbox"/> Self-Employed _____ Dates (from-to) _____ Monthly Income _____ Position/Title/Type of Business: _____ \$ _____ Business Phone (incl. area code): _____	Name & Address of Employer: <input type="checkbox"/> Self-Employed _____ Yrs. On this job _____ Yrs. Employed _____ Position/Title/Type of Business: _____ in this line of work/profession Business Phone (incl. area code): _____ Name & Address of Employer: <input type="checkbox"/> Self-Employed _____ Dates (from-to) _____ Monthly Income _____ Position/Title/Type of Business: _____ \$ _____ Business Phone (incl. area code): _____
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V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	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:		
			\$ -	Other:		
Total	\$ -	\$ -	\$ -	Total	\$ -	\$ -

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

Describe Other Income

Notice:

Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C	Monthly Amount
	\$

VI. ASSETS AND LIABILITIES

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

Completed Jointly Not Jointly

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

VI. ASSETS AND LIABILITIES (cont)

Schedule of Real Estate Owned

(If additional properties are owned, use continuation sheet.)

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

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):
 Alternate Name(s): _____
 Creditor Name(s): _____
 Account Number(s): _____

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS	
a. Purchase price	\$	If you answer "yes" to any questions (a through i), please use continuation sheet for explanation.	
b. Alterations, improvements, repairs			
c. Land (if acquired separately)			
d. Refinance (incl. debts to be paid off)		a. Are there any outstanding judgments against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No
e. Estimated prepaid items		b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No
f. Estimated closing costs		c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No
g. PMI, MIP, Funding Fee		d. Are you a party to a law suit?	<input type="checkbox"/> Yes <input type="checkbox"/> No
h. Discount (if Borrower will pay)		e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)	<input type="checkbox"/> Yes <input type="checkbox"/> No
i. Total costs (add items a through h)	\$ -	f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.	<input type="checkbox"/> Yes <input type="checkbox"/> No
j. Subordinate financing		g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/> Yes <input type="checkbox"/> No
k. Borrower's closing costs paid by Seller		h. Is any part of the down payment borrowed?	<input type="checkbox"/> Yes <input type="checkbox"/> No
l. Other Credits (explain)		i. Are you a co-maker or endorser on a note?	<input type="checkbox"/> Yes <input type="checkbox"/> No
		j. Are you a U.S. citizen?	<input type="checkbox"/> Yes <input type="checkbox"/> No
		k. Are you a permanent resident alien?	<input type="checkbox"/> Yes <input type="checkbox"/> No
		l. Do you intend to occupy the property as your primary residence? (If "Yes," complete the question below.)	<input type="checkbox"/> Yes <input type="checkbox"/> No
m. Loan amount (exclude PMI, MIP, Funding Fee financed)		m. Have you had an ownership interest in a property in the last three years?	<input type="checkbox"/> Yes <input type="checkbox"/> No
n. PMI, MIP, Funding Fee financed		(1) What type of property did you own--principal residence (PR), second home (SH), or investment property (IP)?	<input type="checkbox"/> PR <input type="checkbox"/> SH <input type="checkbox"/> IP
o. Loan amount (add m & n)	\$ -	(2) How did you hold title to the home--solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	<input type="checkbox"/> S <input type="checkbox"/> SP <input type="checkbox"/> O
p. Cash from/to Borrower (subtract j, k, l & o from i)	\$ -		

IX. 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 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 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 credit 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.

Acknowledgement. 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.

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

NOTICE - JOINT CREDIT: We intend to apply for joint credit. (initials) _____

X. 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. The law provides that a lender may discriminate neither on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosure satisfies all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

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: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone	Interviewer's Name (print or type) Interviewer's Signature _____ Date _____ Interviewer's Phone Number (incl. area code) _____	Name and Address of Interviewer's Employer TRUSTBANK PO Box 158 600 E. Main St. Olney, IL 62450
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