



HOME OFFICE
101 WEST MAIN STREET
MASCOUTAH, IL 62258
FAX # 618-566-4688
PHONE # 618-566-2343
BRANCHES
NEW BADEN, IL 62265 618-588-3527
LEBANON, IL 62254 618-537-6779

ITEMS NEEDED TO PROCESS YOUR HOME LOAN APPLICATION

In order to best serve your needs and most efficiently process your request, please complete, sign and date the application and related documents, and submit with the following supporting documents. If you do not have a copy machine, we will be happy to make copies for you and return your originals, or you can email the information to any one of our loan officers (refer to company directory on our website). This information is not required to apply for a loan, but to allow us to proceed once you have agreed to obtain a loan from us. Providing this information prior to the agreement to proceed is strictly voluntary.

- **Completed Residential Loan Application Signed on Page 4. If Joint applicants, please complete this form for each applicant.**
- **Copy of sale contract and all addendums and amendments. (if purchasing)**
- **Copy of last 30 days of most recent pay stubs. (most current covering a full month of employment)**
- **Copy of the most recent 2 years of W-2's**
- **Copy of the most recent 2 years COMPLETE Federal tax returns w/schedules**
- **Copy of retirement statement showing amount you will receive. (if applicable)**
- **Copy of the Last 3 months checking, savings and investments.**
- **Information on current mortgage, copy of statement or coupon. (if refinancing)**
- **Name and phone # of homeowner's insurance company/agent**
- **Copy of Real Estate Tax bill (if refinancing)**
- **Divorce decree/court order (if applicable)**
- **Other income/Expense: rental income, alimony, child support, etc. (This is voluntary information)**

Thanks for Considering First Federal Savings Bank

Institution NMLS ID # 641291

1-888-415-3279





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BORROWER CERTIFICATION AND AUTHORIZATION

The undersigned certify the following:

1. I/We have applied for a mortgage or other loan from First Federal Savings Bank. In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information and assets and liabilities.

I/We certify that all the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.

2. I/We understand and agree that First Federal Savings Bank reserves the right to change the mortgage or other loan review process to a full documentation program. This may include verifying the information provided on the application with employer and/or financial institution.
3. I/We fully understand that is a Federal Crime punishable by fine or imprisonment, or both to knowingly make any false statements when applying for this mortgage or other loan, as applicable under the provisions of title 18, United State Code, Section 1014.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied for a mortgage or other loan through First Federal Savings Bank. As part of the application process, First Federal Savings Bank may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality.
2. I/We authorize you to provide to First Federal Savings Bank and to any investor to whom First Federal Savings Bank may obtain my mortgage or other loan commitment through, and any information and documentation that they request. Such information includes, but is not limited to, employment history and income, bank, money market and similar account balances, credit history, and copies of income tax returns.
3. First Federal Savings Bank, or any investor that funds the mortgage or other loan may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to First Federal Savings Bank or the investor that funds the mortgage or other loan is appreciated.

 Borrower

 Social Security #

 Co-Borrower

 Social Security #



1-888-415-3279



FIRST FEDERAL SAVINGS BANK OF MASCOUTAH, IL

FEDERAL COMPLIANCE NOTICES AND DISCLOSURES AND BORROWER’S AUTHORIZATION

Equal Credit Opportunity Act Notice

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant’s income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Protection Act. The Federal Agency that administers compliance with the laws concerning this creditor is the OFFICE OF THE COMPTROLLER OF THE CURRENCY, Customer Assistance Group, 1301 McKinney Street, Suite 3450, Houston, TX 77010-9050.

Notice Regarding Your Uniform Residential Appraisal Report

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.

Please acknowledge receipt of this Notice by signing and dating below.

Fair Credit Reporting Disclosure

As part of assembling the loan application the Lender will request a consumer credit report which will disclose information concerning your credit standing, creditworthiness and credit capacity. This notice is given pursuant to the FAIR CREDIT REPORTING ACT OF 1970, SECTION 601 TO 602, inclusive. If your loan is rejected because of derogatory information, this information will be disclosed to you upon receipt of a written demand therefore made to the Credit Reporting Agency from whom the credit report was received.

Home Loan Toolkit Booklet Acknowledgment

I/We acknowledge receipt of the special information booklet for homebuyers pertaining to the closing costs of a loan related to the purchase of a home.

Borrower’s Certification and Authorization

I hereby authorize First Federal Savings Bank of Mascoutah (the “Lender”), its successors and assigns, to verify my past and present employment, earnings records, bank accounts, stock holdings, any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender, its successors and assigns, to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a photocopy of this form will serve as authorization.

The information the Lender, its successors and assigns, obtain is only to be used in the processing of my application for a mortgage loan.

Borrower

Date

Borrower

Date

FACTS

WHAT DOES FIRST FEDERAL SAVINGS BANK OF MASCOUTAH DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances
- Payment history and overdraft history
- Account transactions and wire transfer instructions

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons First Federal Savings Bank of Mascoutah chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Federal Savings Bank of Mascoutah share?	Can you limit this sharing?
For our everyday business purposes— Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes— To offer our products and services to you	YES	NO
For joint marketing with other financial companies	NO	WE DON'T SHARE
For our affiliates' everyday business purposes— Information about your transactions and experiences	NO	WE DON'T SHARE
For our affiliates' everyday business purposes— Information about your creditworthiness	NO	WE DON'T SHARE
For our affiliates to market to you	NO	WE DON'T SHARE
For nonaffiliates to market to you	NO	WE DON'T SHARE

Questions?

Call (618)566-2343 or go to www.firstfederalmascoutah.com



Initials _____

What we do

How does First Federal Savings Bank of Mascoutah protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does First Federal Savings Bank of Mascoutah collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ Open an account or deposit money ▪ Pay your bills or apply for a loan ▪ Make a wire transfer <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ Sharing for affiliates' everyday business purposes—information about your creditworthiness ▪ Affiliates from using your information to market to you ▪ Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>First Federal Savings Bank of Mascoutah has no affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>First Federal Savings Bank of Mascoutah does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>First Federal Savings Bank of Mascoutah doesn't jointly market.</i>





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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 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 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, the security property is located in a community property state, or the Borrower is relying on the 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):

_____ **Borrower**

_____ **Co-Borrower**

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage <input type="checkbox"/> VA <input type="checkbox"/> Conventional <input type="checkbox"/> Other (explain):			Agency Case Number:	Lender Case Number:
Applied For: <input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Services				
Amount \$	Interest Rate %	No. of Months	Amortization Type: <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other(explain):	<input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state & zip)			No of Units
Legal Description of Subject Property (attach description if necessary)			Year Built
Purpose of Loan <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (Explain):		Property will be: <input type="checkbox"/> Primary Residence	
<input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent		<input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment	

Complete this line if Construction or Construction- Permanent

Year Lot Acquired	Original Cost \$	Amount-Existing Liens \$	(a) Present Value of Lot \$	(b) Cost of Improvements \$	Total (a+b) \$
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Complete this line if this a Refinance Loan

Year Acquired	Original Cost \$	Amount-Existing Liens \$	Purpose of Refinance	Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> not made	
				cost \$	
Title will be held in what Name(s)			Manner in which Title will be held	Estate will be held in:	
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)				<input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)	

Borrower				III BORROWER INFORMATION				Co-Borrower			
Borrower's Name (Include Jr or Sr, if applicable)				Co-Borrower's Name (Include Jr or Sr, if applicable)							
Social Security #	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs School	Social Security #	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs School				
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include Single, divorced, widowed)		Dependents(not listed by Co-Borrower) No. Ages:		<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include Single, divorced, widowed)		Dependents(not listed by Co-Borrower) No. Ages:					
<input type="checkbox"/> Separated				<input type="checkbox"/> Separated							
Present Address (street, city, state & zip) <input type="checkbox"/> Own <input type="checkbox"/> Rent ____ No Yrs				Present Address (street, city, state & zip) <input type="checkbox"/> Own <input type="checkbox"/> Rent ____ No Yrs							
Mailing Address, if different than Present Address				Mailing Address, if different than Present Address							

If residing at present address for less than two years, complete the following:

Former Address (street, city, state & zip) <input type="checkbox"/> Own <input type="checkbox"/> Rent ____ No Yrs				Former Address (street, city, state & zip) <input type="checkbox"/> Own <input type="checkbox"/> Rent ____ No Yrs							
---	--	--	--	---	--	--	--	--	--	--	--

Borrower				IV EMPLOYMENT INFORMATION				Co-Borrower			
Name & Address of Employer <input type="checkbox"/> Self-Employed				Name & Address of Employer <input type="checkbox"/> Self-Employed							
Years on This Job:		Years employed in this line of work/profession:		Years on This Job:		Years employed in this line of work/profession:					
Position/Title/Type of Business		Business Phone (incl area code)		Position/Title/Type of Business		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				Name & Address of Employer <input type="checkbox"/> Self-Employed							
Dates (from - to)		Monthly Income: \$		Dates (from - to)		Monthly Income \$					
Position/Title/Type of Business		Business Phone (incl area code)		Position/Title/Type of Business		Business Phone (incl area code)					
Name & Address of Employer <input type="checkbox"/> Self-Employed				Name & Address of Employer <input type="checkbox"/> Self-Employed							
Dates (from - to)		Monthly Income: \$		Dates (from - to)		Monthly Income \$					
Position/Title/Type of Business		Business Phone (incl area code)		Position/Title/Type of Business		Business Phone (incl area code)					

V MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expenses	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 notes in "describe other income," below				Homeowner Assn Dues		
				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 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 and Pledged Assets. List the creditor's name 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.		
		LIABILITIES	Monthly Payment & Months Left To Pay	Unpaid Balance
Description		Name and Address of Company	\$ Payment/Months	\$
Cash deposit toward purchase held by:	\$			
List checking and savings accounts below		Acct no		
Name and address of Bank, S&L, or Credit Union		Name and Address of Company	\$ Payment/Months	\$
Acct no	\$	Acct no		
Name and address of Bank, S&L, or Credit Union		Name and Address of Company	\$ Payment/Months	\$
Acct no	\$	Acct no		
Name and address of Bank, S&L, or Credit Union		Name and Address of Company	\$ Payment/Months	\$
Acct no	\$	Acct no		

VI ASSETS AND LIABILITIES (Cont.)

Name and address of Bank, S&L, or Credit Union		Name and Address of Company		\$ Payment/Months	\$
Acct no	\$	Acct no			
Stocks & Bonds (Company name/number description)		Name and Address of Company		\$ Payment/Months	\$
Life insurance net cash value	\$	Acct no			
Face amount \$					
Subtotal Liquid Assets		Name and Address of Company		\$ Payment/Months	\$
Real Estate owned (enter market value from schedule of real estate owned)	\$				
Vested Interest in retirement fund	\$				
Net Worth of business(es) owned (attach financial statement)	\$	Acct no			
Automobiles Owned (make and year)	\$	Alimony/Child Support/Separate Maintenance Payments Owed To:		\$	
		Job-Related Expense (childcare, union dues, etc.)		\$	
Other Assets (Itemized)	\$				
		Total Monthly Payments		\$	
Total Assets a.	\$	Net Worth (a minus b)	\$	Total Liabilities b.	\$

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.)	Type of Property	Present Market Value	Amount of Mortgage & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Etc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
	Totals	\$	\$	\$	\$	\$	\$

List any additional names under credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name

Creditor Name

Account Number

VII DETAILS OF TRANSACTION			
a. Purchase Price	\$	j. Subordinate Financing	
b. Alterations, improvements, repairs		k. Borrower's Closing Cost	
c. Land (if acquire separately)		l. Other Credits (explain)	
d. Refinance (incl. debts to be paid off)			
e. Estimated prepaid items		m. Loan Amount (exclude PMI, MIP, Funding Fee Financed)	
f. Estimated closing costs		n. PMI, MIP, Funding Fee Financed	
g. PMI, MIP, Funding Fee		o. Loan Amount (add m & n)	
h. Discount (If Borrower will pay)		p. Cash from/to Borrower (subtract j, k, l & o from i)	
i. Total costs (add items a through h)			

VIII DECLARATIONS				
If you answer "Yes" to any questions a through i, please use continuation sheet for explanation	Borrower		Co-Borrower	
	Yes	No	Yes	No
a. Are there any outstanding judgements against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Have you been declared bankrupt within the past 7 years?	<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 party to a lawsuit?	<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 judgement? (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"/>	<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"/>
g. Are you obligated to pay alimony, child support, or separate maintenance?	<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"/>
i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Are you a U.S. citizen?	<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? If "yes" complete question m below.	<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"/>
(1) What type of property did you own – principal residence (PR), second home (SH), or investment property (IP)	_____		_____	
(2) How did you hold title to the home – by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	_____		_____	

IX ACKNOWLEDGEMENT 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 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 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 effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

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 named in this application or a consumer reporting agency.

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

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 laws. You are not required to furnish this information but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or 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 and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER <input type="checkbox"/> I do not wish to furnish this information	CO-BORROWER <input type="checkbox"/> 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 <input type="checkbox"/> Asian or Alaska Native <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or <input type="checkbox"/> White Other Pacific Islander	Race <input type="checkbox"/> American Indian <input type="checkbox"/> Asian or Alaska Native <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or <input type="checkbox"/> White Other Pacific Islander
Sex <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex <input type="checkbox"/> Female <input type="checkbox"/> Male

X INFORMATION FOR GOVERNMENT MONITORING PURPOSES

To be Completed by Loan Originator		
Borrower information was provided:		Co-Borrower Information was provided:
<input type="checkbox"/> In a face-to-face interview		<input type="checkbox"/> In a face-to-face interview
<input type="checkbox"/> In a telephone interview		<input type="checkbox"/> In a telephone interview
<input type="checkbox"/> By the applicant and submitted by fax or mail		<input type="checkbox"/> By the applicant and submitted by fax or mail
<input type="checkbox"/> By the applicant and submitted via e-mail or the Internet		<input type="checkbox"/> By the applicant and submitted by e-mail or the internet
Loan Originator's Signature x		Date
Loan Originator's Name (print or type)	Loan Originator Identifier	Loan Originator's Phone Number (incl area code)
Loan Originator Company's Name	Loan Originator Company Identifier	Loan Origination Company's Address

The purpose of collecting this information is to help ensure that all borrowers 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 borrowers for their demographic information (ethnicity, race, and sex) 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 designation 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 provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, race, and sex 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.

Borrower

Ethnicity: Check one or more

- Hispanic or Latino
 - Mexican
 - Puerto Rican
 - Cuban
 - Other Hispanic or Latino – Print origin, for example, Argenthinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:
-

- Not Hispanic or Latino
- I do not wish to provide this information

Race: Check one or more

- American Indian or Alaskan Native – Print name of enrolled or principal tribe:
-

- Asian
 - Asian Indian
 - Chinese
 - Filipino
 - Japanese
 - Korean
 - Vietnamese
 - Other Asian – Print race, for example, Hmong, Laottan, 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

Sex:

- Female
- Male
- I do not wish to provide this information

Co-Borrower

Ethnicity: Check one or more

- Hispanic or Latino
 - Mexican
 - Puerto Rican
 - Cuban
 - Other Hispanic or Latino – Print origin, for example, Argenthinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:
-

- Not Hispanic or Latino
- I do not wish to provide this information

Race: Check one or more

- American Indian or Alaskan Native – Print name of enrolled or principal tribe:
-

- Asian
 - Asian Indian
 - Chinese
 - Filipino
 - Japanese
 - Korean
 - Vietnamese
 - Other Asian – Print race, for example, Hmong, Laottan, 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

Sex:

- Female
- Male
- I do not wish to provide this information

To Be Completed by Financial Institution (for an application taken in person):

Was the ethnicity of the borrower collected on the basis of visual observation or surname?

- Yes
- No

Was the race of the borrower collected on the basis of visual observation or surname?

- Yes
- No

Was the sex of the Borrower collected on the basis of visual observation or surname?

- Yes
- No

To Be Completed by Financial Institution (for an application taken in person):

Was the ethnicity of the co-borrower collected on the basis of visual observation or surname?

- Yes
- No

Was the race of the co-borrower collected on the basis of visual observation or surname?

- Yes
- No

Was the sex of the co-Borrower collected on the basis of visual observation or surname?

- Yes
- No

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.

Borrower:	Agency Case Number:
Co-Borrower:	Lender Case Number

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	