

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	<input type="checkbox"/> Conventional <input type="checkbox"/> _____	Amount \$ _____	Interest Rate %	No. of Months	Monthly Payment Principal & Interest \$ _____	Escrow/Impounds (to be collected monthly) <input type="checkbox"/> Taxes <input type="checkbox"/> Hazard Ins <input type="checkbox"/> Mortgage Ins <input type="checkbox"/> Other _____		
Prepayment Option								
SUBJECT PROPERTY	Property Street Address		City	County	State	Zip Code	No. Units	
	Legal Description (Attach description if necessary)						Year Built	
	Purpose of Loan: <input type="checkbox"/> Purchase <input type="checkbox"/> Construction-Permanent <input type="checkbox"/> Construction <input type="checkbox"/> Refinance <input type="checkbox"/> Other (Explain)							
	Complete this line if Construction-Permanent Or Construction Loan		Lot Value Data Year Acquired: _____	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 <input type="checkbox"/> MADE <input type="checkbox"/> TO BE MADE		
	Year Acquired	Original Cost \$ _____	Amt. Existing Liens \$ _____					Cost: \$ _____
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 of 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				CO-BORROWER			
Name		Date of Birth	School Yrs.	Name		Date of Birth	School Yrs.
Present Address Street _____ City/State/Zip _____		No. Years _____	<input type="checkbox"/> Own <input type="checkbox"/> Rent	Present Address Street _____ City/State/Zip _____		No. Years _____	<input type="checkbox"/> Own <input type="checkbox"/> Rent
Former Address (if less than 2 years at present Address) Street _____ City/State/Zip _____		Years at former address _____	<input type="checkbox"/> Own <input type="checkbox"/> Rent	Former Address (if less than 2 years at present Address) Street _____ City/State/Zip _____		Years at former address _____	<input type="checkbox"/> Own <input type="checkbox"/> Rent
Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (incl. single, divorced, widowed)		DEPENDANTS OTHER THAN LISTED BY CO-BORROWER NO. AGES		Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (incl. single, divorced, widowed)		DEPENDANTS OTHER THAN LISTED BY BORROWER NO. AGES	
Name and Address of Employer		Years employed in this line of work or profession? _____ Years Years on this job _____ <input type="checkbox"/> Self-Employed		Name and Address of Employer		Years employed in this line of work or profession? _____ Years Years on this job _____ <input type="checkbox"/> Self-Employed	
Position/ Title		Type of Business		Position/ Title		Type of Business	
Social Security Number		Home Phone	Cell Phone	Social Security Number		Home Phone	Cell Phone

GROSS MONTHLY INCOME			MONTHLY HOUSING EXPENSE**			DETAILS OF PURCHASE	
Item	Borrower	Co-Borrower	Total	Rent	Present	Proposed	Do Not Complete if Refinance
Base Empl. Income	\$ _____	\$ _____	\$ _____	First Mortgage (P&I)	\$ _____	\$ _____	a. Purchase Price \$ _____
Overtime				Other Financing (P&I)			b. Total Closing Cost (est) _____
Bonuses				Hazard Insurance			c. Prepaid Escrows (est) _____
Commissions				Real Estate Taxes			d. Total (a+b+c) \$ _____
Dividends/Interest				Mortgage Insurance			e. Amount This Mortgage () _____
Net Rental Income				HOA Dues			f. Other Financing () _____
Other † (see notice below)				Other			g. Other Equity () _____
				Total Monthly Pmt.			h. Amount of Cash Deposit () _____
Total	\$ _____	\$ _____	\$ _____	Utilities			i. Closing Cots Paid by Seller () _____
				Total	\$ _____	\$ _____	j. Cash Req. for Closing (est) \$ _____

DESCRIBE OTHER INCOME		
B—Borrower C—Co-Borrower	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						
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

If a "YES" answer is given to a question in this column, please explain on an attached sheet.

	Borrower Yes or No	Co-Borrower Yes or No		Borrower Yes or No	Co-Borrower Yes or No
Are there any outstanding judgments against you?	_____	_____	Are you a U.S. Citizen?	_____	_____
Have you been declared bankrupt in the last 7 years?	_____	_____	If "NO" are you a resident alien?	_____	_____
Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	_____	_____	If "NO", are you a non-resident alien?	_____	_____
Are you a party to a law suit?	_____	_____	Explain Other Financing or Other Equity (if any) _____		
Are you obligated to pay alimony, child support, or separate maintenance?	_____	_____	_____		
Is any part of the down payment borrowed?	_____	_____	_____		
Are you a co-maker or endorser on a note?	_____	_____	_____		

* 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.

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 spouse, this statement and supporting schedules must be completed about that spouse also. Completed Jointly Not Completed Jointly

ASSETS		LIABILITIES AND PLEDGED ASSETS				
Indicate by (*) those liabilities or pledged assets which will be satisfied upon sale of real estate owned or upon refinancing of subject property.						
Description	Cash or Market Value	Creditors' Name, Address and Account Number		Account Name if Not Borrower's	Mon. Pmt and Mos. Left to Pay	Unpaid Balance
Cash Deposit Toward Purchase Held By	\$	Installment Debts (Include "revolving" charge accounts)			\$ Pmt/Mos.	\$
Checking and Savings Accounts (Show Names of Institution—Acct. Numbers) Bank, S&L, or Credit Union		Co.	Acct. No			
		Addr.				
		City				
Bank, S&L, or Credit Union		Co.	Acct. No			
		Addr.				
		City				
Bank, S&L, or Credit Union		Co.	Acct. No			
		Addr.				
		City				
Bank, S&L, or Credit Union		Co.	Acct. No			
		Addr.				
		City				
Other Debts including Stock Pledges		Other Debts including Stock Pledges				
		Co.	Acct. No			
		Addr.				
Real Estate Loans		Co.	Acct. No			
		Addr.				
		City				
Automobile Loans		Co.	Acct. No			
		Addr.				
		City				
Alimony/ Child Support/Separate Maintenance Payments Owed to		Alimony/ Child Support/Separate Maintenance Payments Owed to				
		Co.	Acct. No			
		Addr.				
Total Monthly Payments		Total Monthly Payments			\$	
		Co.	Acct. No			
		Addr.				
Total Assets	A \$	Net Worth (A minus B) \$			Total Liabilities	B \$
		Co.	Acct. No			
		Addr.				

SCHEDULE OF REAL ESTATE OWNED (If Additional Properties Owned Attach Separate Schedule)

Address of Property (Indicate S if Sold, PS if Pending Sale or R if Rental is being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Taxes, Ins., Maintenance and Misc	Net Rental Income
		\$	\$	\$	\$	\$	\$
TOTALS		\$	\$	\$	\$	\$	\$

LIST PREVIOUS CREDIT REFERENCES

B—Borrower	C—Co-Borrower	Creditor's Name and Address	Account Number	Purpose	Highest Balance	Date Paid
					\$	

List any additional names under which credit has previously been received

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

AGREEMENT: The undersigned applies for the loan indicated in this application to be secured by a first mortgage or deed of trust on the property described herein, and represents that the property will not be used for any illegal or restricted purpose, and that all statements made in this application are true and are made for the purpose of obtaining the loan. Verification may be obtained from any source named in this application. The original or a copy of this application will be retained by the lender, even if the loan is not granted. The undersigned intend or do not intend to occupy the property as their primary residence.

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 1014.

Borrower's Signature

Co-Borrower's Signature

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. You may select one or more designations for "Race". The law provides that a lender may not discriminate on the basis of this information, or on whether you choose to furnish it. However, if you choose not to furnish the information and you have made this application in person, under federal regulations the lender is required to note ethnicity, race, origin, and sex on the basis of visual observation or surname. If you do not wish to furnish this information check below.

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	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	<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:

face to face interview
 by mail
 by telephone
 by internet

Interviewer _____
 (406) 846-2300
 Interviewers Phone Number _____
 Interviewer's NMLS# _____

First Security Bank of Deer Lodge
 Name of Interviewer's Employer
311 Milwaukee Ave Deer Lodge, MT
 Address of Interviewer's Employer
754091
 Bank's NMLS# _____