

## 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 other 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 Applied for:**  VA  Conventional  Other (explain): \_\_\_\_\_ Agency Case Number \_\_\_\_\_ Lender Case Number \_\_\_\_\_  
 FHA  USDA/Rural Housing Service

Amount \$ \_\_\_\_\_ Interest Rate % \_\_\_\_\_ No. of Months \_\_\_\_\_ **Amortization Type:**  Fixed Rate  Other (explain): \_\_\_\_\_  
 GPM  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  Purchase  Construction  Other (explain): \_\_\_\_\_ Property will be:  Primary Residence  Secondary Residence  Investment  
 Refinance  Construction-Permanent

#### Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total of (a+b)
	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____

#### Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be 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) \_\_\_\_\_  
 Fee Simple  
 Leasehold (show expiration date)

### III. BORROWER INFORMATION

**Borrower** Borrower's Name (include Jr. or Sr. if applicable) \_\_\_\_\_ **Co-Borrower** Co-Borrower's Name (include Jr. or Sr. if applicable) \_\_\_\_\_

Social Security Number	Home Phone (incl. area code)	DOB (MM/DD/YYYY)	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB (MM/DD/YYYY)	Yrs. School

Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated <input type="checkbox"/>	Dependents (not listed by Co-Borrower) no. _____ ages _____	Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated <input type="checkbox"/>	Dependents (not listed by Borrower) no. _____ ages _____

Present Address (street, city, state, ZIP)  Own  Rent \_\_\_\_\_ No. Yrs. \_\_\_\_\_

Mailing Address, if different from Present Address \_\_\_\_\_

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

Former Address (street, city, state, ZIP)  Own  Rent \_\_\_\_\_ No. Yrs. \_\_\_\_\_

### IV. EMPLOYMENT INFORMATION

**Borrower** Name & Address of Employer \_\_\_\_\_  Self Employed \_\_\_\_\_ Yrs. on this job \_\_\_\_\_  
Yrs. employed in this line of work/profession \_\_\_\_\_

**Co-Borrower** Name & Address of Employer \_\_\_\_\_  Self Employed \_\_\_\_\_ Yrs. on this job \_\_\_\_\_  
Yrs. 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 _____	Dates (from-to)	Name & Address of Employer <input type="checkbox"/> Self Employed _____	Dates (from-to)

Name & Address of Employer <input type="checkbox"/> Self Employed _____	Monthly Income \$	Name & Address of Employer <input type="checkbox"/> Self Employed _____	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 _____	Dates (from-to)	Name & Address of Employer <input type="checkbox"/> Self Employed _____	Dates (from-to)

Name & Address of Employer <input type="checkbox"/> Self Employed _____	Monthly Income \$	Name & Address of Employer <input type="checkbox"/> Self Employed _____	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 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:		
<b>Total</b>	\$	\$	\$	<b>Total</b>	\$	\$

*\*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	
Description		Name and address of Company	Monthly Payment & Months Left to Pay
Cash deposit toward purchase held by:	\$		\$
<i>List checking and savings accounts below</i>			
Name and address of Bank, S&L, or Credit Union		Acct. no.	
Acct No.	\$	Name and address of Company	\$ Payment/Months
Name and address of Bank, S&L, or Credit Union			\$
Acct No.	\$	Acct. no.	
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months
Acct No.	\$		\$
Name and address of Bank, S&L, or Credit Union		Acct. no.	
Acct No.	\$	Name and address of Company	\$ Payment/Months
Name and address of Bank, S&L, or Credit Union			\$
Acct No.	\$	Acct. no.	
Stocks & Bonds (Company name/number description)	\$	Name and address of Company	\$ Payment/Months
			\$
Acct No.	\$	Acct. no.	
Life Insurance net cash value	\$	Name and address of Company	\$ Payment/Months
Face amount: \$			\$
<b>Subtotal Liquid Assets</b>	\$	Acct. no.	
Real Estate owned (enter market value from schedule of real estate owned)	\$	Name and address of Company	\$ Payment/Months
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:	\$
Acct No.	\$	Job Related Expenses (child care, union dues, etc.)	\$
Other Assets (itemize)	\$		
		<b>Total Monthly Payments</b>	\$
<b>Total Assets a.</b>	\$	<b>Net Worth (a minus b)</b>	\$
		<b>Total Liabilities b.</b>	\$

**VI. ASSETS AND LIABILITIES (Continued)**

**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 Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
	<b>Totals</b>	\$	\$	\$	\$	\$	\$

List any additional names under which 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** **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. Purchase price		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Alterations, improvements, repairs		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Land (if acquired separately)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Refinance (incl. debts to be paid off)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Estimated prepaid items		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Estimated closing costs		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. PMI, MIP, Funding Fee		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Discount (if Borrower will pay)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>i. Total costs (add items a through h)</b>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Subordinate financing		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Borrower's closing costs paid by Seller		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Other Credits (explain)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Loan amount (exclude PMI, MIP, Funding Fee financed)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. PMI, MIP, Funding Fees financed		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
o. Loan amount (add m & n)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
p. Cash from/to Borrower (subtract j, k, l & o from i)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**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 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 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.

**Right to Receive Copy of Appraisal.**  
I/we have the right to a copy of the appraisal report used in connection with this application for credit. To obtain a copy, I/we must send Lender a written request at the mailing address Lender has provided. Lender must hear from me/us no later than 90 days after Lender notifies me/us about the action taken on this application, or I/we withdraw this application.

**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 <b>X</b>	Date	Co-Borrower's Signature <b>X</b>	Date
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**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 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 not 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 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.)

<b>BORROWER</b> <input type="checkbox"/> I do not wish to furnish this information	<b>CO-BORROWER</b> <input type="checkbox"/> I do not wish to furnish this information
<b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	<b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
<b>Race:</b> <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	<b>Race:</b> <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
<b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male	<b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male

<b>To be Completed by Interviewer</b> This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet	Interviewer's Name (print or type)	Name and Address of Interviewer's Employer	
	Interviewer's Signature		Date
	Interviewer's Phone Number (incl. area code)		

**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
<b>X</b>		<b>X</b>	

**FACT ACT ADDENDUM TO UNIFORM RESIDENTIAL LOAN APPLICATION**

**Applicants:** \_\_\_\_\_

\_\_\_\_\_

**This Addendum supplements and is made a part of the attached Uniform Residential Loan Application.**

**We acknowledge that income from medical insurance, disability or wage continuation insurance need not be revealed in the description of other income on page 2 of the Uniform Residential Loan Application unless we choose to have it considered as a basis for repaying this loan.**

**The extent to which parties may verify, reverify or obtain any information or data relating to the Loan according to the Acknowledgement on page 3 of the Uniform Residential Loan Application may be limited by applicable Federal Law.**

**Dated** \_\_\_\_\_

\_\_\_\_\_  
**Applicant Signature**

\_\_\_\_\_  
**Co-Applicant Signature**

Dairyland State Bank

**DISCLOSURES REGARDING SALES OF INSURANCE**

The following information applies to any insurance product that we or our affiliates solicit the sale of, or that we or our affiliates offer to sell to you:

1. **The insurance products are not deposits.**
2. **The insurance products are not obligations of, or guaranteed or insured by us or our affiliates.**
3. **The insurance products are not insured by the Federal Deposit Insurance Corporation (FDIC) or any other agency of the United States (except in case of federally insured crop insurance or flood insurance).**
4. **If this box is checked, this insurance product involves investment risk, including the possible loss of value.**
5. **We may not condition an extension of credit to you on either: (1) Your purchase of an insurance product from us or any of our affiliates: or (2) Your agreement not to obtain, or a prohibition of your obtaining an insurance product from an unaffiliated entity.**

By signing below, the undersigned acknowledges receipt of a copy of these disclosures.

\_\_\_\_\_

Date

\_\_\_\_\_

Date

\_\_\_\_\_

Date

\_\_\_\_\_

Date