

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 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 Applied for:		<input type="checkbox"/> VA <input type="checkbox"/> USDA/Rural Housing Service <input type="checkbox"/> FHA <input type="checkbox"/> Conventional <input type="checkbox"/> Other, explain:		Agency Case Number		Lender Case Number	
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	
II. PROPERTY INFORMATION AND PURPOSE OF LOAN							
Subject Property Address (Street, City, State, & ZIP)						No. of Units:	
Legal Description of Property (attach description, if necessary)						Year Built:	
Purpose of Loan				Property will be:			
<input type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Construction <input type="checkbox"/> Construction-Permanent <input type="checkbox"/> Other, explain:				<input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment			
Complete this line if Construction or Construction-Permanent loan.							
Yr. Lot Acquired	Original Cost:	Amt. Existing Liens:	(a) Present Value of Lot	(b) Cost of Improvements	Total (a + b)		
\$	\$	\$	\$	\$	\$		
Complete this line if this is a Refinance loan.							
Yr. Acquired	Original Cost:	Amt. Existing Liens:	Purpose of Refinance	Describe Improvements			
\$	\$	\$		<input type="checkbox"/> Made <input type="checkbox"/> To Be Made			
Title will be held in what Name(s):			Manner in which Title will be held		Estate will be held in:		
					<input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show exp date)		
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain):						Exp. Date:	
BORROWER		III. BORROWER INFORMATION				CO-BORROWER	
Borrower's Name (include Jr., Sr., if applicable)				Co-Borrower's Name (include Jr., Sr., if applicable)			
Social Security No.	Phone No.	Date of Birth	Yrs. School	Social Security No.	Phone No.	Date of Birth	Yrs. School
<input type="checkbox"/> Married (incl. registered domestic partners)		Dependents (not listed by Co-Borrower)		<input type="checkbox"/> Married (incl. registered domestic partners)		Dependents (not listed by Borrower)	
<input type="checkbox"/> Unmarried (incl. single, divorced, widowed)		Number:		<input type="checkbox"/> Unmarried (incl. single, divorced, widowed)		Number:	
<input type="checkbox"/> Separated		Age(s):		<input type="checkbox"/> Separated		Age(s):	
Present Address (Street, City, State, & ZIP)		<input type="checkbox"/> Own <input type="checkbox"/> Rent		Present Address (Street, City, State, & ZIP)		<input type="checkbox"/> Own <input type="checkbox"/> Rent	
		No. Yrs.				No. Yrs.	
Mailing Address (if different from Present Address)				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)		<input type="checkbox"/> Own <input type="checkbox"/> Rent		Former Address (Street, City, State, & ZIP)		<input type="checkbox"/> Own <input type="checkbox"/> Rent	
		No. Yrs.				No. Yrs.	
Former Address (Street, City, State, & ZIP)		<input type="checkbox"/> Own <input type="checkbox"/> Rent		Former Address (Street, City, State, & ZIP)		<input type="checkbox"/> Own <input type="checkbox"/> Rent	
		No. Yrs.				No. Yrs.	

BORROWER		IV. EMPLOYMENT INFORMATION		CO-BORROWER	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs on this job		Name & Address of Employer	<input type="checkbox"/> Self Employed
		Yrs employed in this line of work/profession			
Position/Title/Type of Business		Business Phone No.		Position/Title/Type of Business	Business Phone No.

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)	
		Monthly Income	\$			Monthly Income	\$
Position/Title/Type of Business		Business Phone No.		Position/Title/Type of Business		Business Phone No.	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)		Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)	
		Monthly Income	\$			Monthly Income	\$
Position/Title/Type of Business		Business Phone No.		Position/Title/Type of Business		Business Phone No.	

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower			Co-Borrower			Total		Combined Monthly Housing Expense		Present	Proposed
	Borrower	Co-Borrower	Total	Present	Proposed	Present	Proposed	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 Notice in "describe other income" below)				Homeowners Assoc. 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 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 by that spouse or other person also.

Completed Jointly Not - Jointly

ASSETS		Cash or Market Value	LIABILITIES		Monthly Payments & Months Left to Pay	Unpaid Balance
Description			Liabilities and Pledged Assets. List the creditor's name, address 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.			
Cash deposit toward purchase held by:		\$				
List checking and savings account below:						
Name and Address of Bank, S & L, or Credit Union			Name and Address of Company		\$ Payment/Mths	\$
Acct.No.		\$	Acct.No.			
Name and Address of Bank, S & L, or Credit Union			Name and Address of Company		\$ Payment/Mths	\$
Acct.No.		\$	Acct.No.			
Name and Address of Bank, S & L, or Credit Union			Name and Address of Company		\$ Payment/Mths	\$
Acct.No.		\$	Acct.No.			
Stocks & Bonds (Company Name/Number Description)		\$	Name and Address of Company		\$ Payment/Mths	\$
			Acct.No.			
Life Insurance Net Cash Value		\$	Name and Address of Company		\$ Payment/Mths	\$
Face Amount: \$			Acct.No.			
SUBTOTAL LIQUID ASSETS		\$				
Real Estate Owned (enter market value from schedule or real estate owned)		\$	Alimony/Child Support/Separate Maintenance Payments Owned to:		\$	\$
Vested interest in retirement fund:		\$				
Net Worth of business(es) owned (attach Financial Statement)		\$				
Automobiles owned (make and year)		\$				
Other Assets (itemize)		\$				
			TOTAL MONTHLY PAYMENTS		\$	
TOTAL ASSETS a.		\$	NET WORTH (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)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	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	Creditor Name	Account Number

VII. DETAILS OF TRANSACTIONS			VIII. DECLARATIONS			
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a. Purchase Price	\$	If you answer "Yes" to any questions a. through i., please use this continuation sheet for explanation.	Borrower		Co-Borrower	
			Yes	No	Yes	No
b. Alterations, improvements, repairs		a. Are there any outstanding judgements against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Land (if acquired separately)		b. Have you been declared bankrupt within the last 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Refinance (incl. debts to be paid off)		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"/>
e. Estimated prepaid items		d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Estimated closing costs		e. Have you directly or indirectly been obligated on any loan of which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? <small>(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.)</small>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. PMI, MIP, Funding Fee		f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? <small>If "Yes", give details as described in the preceding question.</small>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Discount (if Borrower will pay)		g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Total Costs (add items a. through h.)		h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Subordinate financing		i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Borrower's closing costs paid by Seller		j. Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Other Credits (explain)		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. Loan amount (exclude PMI, MIP, Funding Fee financed)	\$	m. Have you had an ownership interest in a property in the last 3 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. PMI, MIP, Funding Fee financed	\$	(1) What type of property did you own - principal resident (PR), second home (SH), or investment property (IP)?				
o. Loan amount (add m. & n.)	\$	(2) How did you hold the title to the home - by yourself (S), jointly with your spouse (SP) or jointly with another person (O)?				
p. Cash from/to Borrower (subtract j, k, l, & o from i.)	\$					

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 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 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.

Right to receive copy of Appraisal

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.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	
Loan Originator's Signature			Date
Loan Originator's Name (Print or Type)	Loan Originator Identifier	Loan Originator's Phone Number (including Area Code)	
		(218)485-4441	
Loan Origination Company's Name	Loan Origination Company Identifier	Loan Origination Company's Address	
First National Bank of Moose Lake	401475	400 Elm Avenue, P.O. Box 429, Moose Lake, MN 55767	

GOVERNMENT MONITORING/INTERVIEWER INFORMATION ADDENDUM TO CONSUMER LOAN

Applicant:

Application Number:

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 required that we ask applicants 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 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, 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.

Applicant:

Co-Applicant:

Ethnicity: Check one or more

Ethnicity: Check one or more

- Hispanic or Latino
 - Mexican
 - Puerto Rican
 - Cuban
 - Other Hispanic or Latino – print origin, for example, Argentinean, Columbian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:
- Not Hispanic or Latino
- I do not wish to provide this information

- Hispanic or Latino
 - Mexican
 - Puerto Rican
 - Cuban
 - Other Hispanic or Latino – print origin, for example, Argentinean, Columbian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:
- Not Hispanic or Latino
- I do not wish to provide this information

Race: Check one or more

Race: Check one or more

- American Indian or Alaskan Native – print name of enrolled principal here:

- American Indian or Alaskan Native – print name of enrolled principal here:

- Asian:
 - Asian Indian
 - Chinese
 - Filipino
 - Japanese
 - Korean
 - Vietnamese
 - Other Asian – print race, for example, Hmong, Loattan, Thai, Pakistani, Cambodian, and so on:

- Asian:
 - Asian Indian
 - Chinese
 - Filipino
 - Japanese
 - Korean
 - Vietnamese
 - Other Asian – Print race, for example, Hmong, Loattan, Thai, Pakistani, Cambodian, and so on:

- Black or African American
- Native Hawaiian or Other Pacific Islander
 - Native Hawaiian
 - Guamanian or Chamomo
 - Samoan
 - Other Pacific Islander – print race, for example, Fijan, Tongan, and so on:

- Black or African American
- Native Hawaiian or Other Pacific Islander
 - Native Hawaiian
 - Guamanian or Chamomo
 - Samoan
 - Other Pacific Islander – print race, for example, Fijan, Tongan, and so on:

- White
- I do not wish to provide this information

- White
- I do not wish to provide this information

Sex:

Sex:

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

- 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 applicant collected on the basis of visual observation or surname?

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

- Yes
- No

- Yes
- No

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

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

- Yes
- No

- Yes
- No

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

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

- Yes
- No

- Yes
- No

TO BE COMPLETED BY INTERVIEWER

Applicant information was provided:

- In a face-to-face interview
- In a telephone interview
- By the Applicant and submitted by fax or mail
- By the Applicant and submitted via e-mail or the Internet

Applicant information was provided:

- In a face-to-face interview
- In a telephone interview
- By the Applicant and submitted by fax or mail
- By the Applicant and submitted via e-mail or Internet

INTERVIEWER INFORMATION

Originator Name		Telephone Number	Ext.
Originator NMLSR Identifier		Originator License State and Number	
Company Name			
Company NMLSR Identifier		Company License State and Number	
Company Address (Street, City, State, Zip 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 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	