

REAL ESTATE LOAN APPLICATION

LENDER NOTICE	LENDER NAME AND ADDRESS
<p>This application form should not be used if the proceeds of this request will be used to purchase or refinance a dwelling to be occupied by the applicant as a principal residence. Please read the directions below before completing this application, and check the appropriate box below.</p> <p><input type="checkbox"/> If you are applying for individual credit in your own name, and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete only Sections A, B, D, E, and F, omitting C and the second part of D.</p> <p><input type="checkbox"/> If you are applying for joint credit with another person, complete all Sections. We intend to apply for joint credit: Applicant _____ Co-Applicant _____</p> <p><input type="checkbox"/> If you are applying for individual credit, but are relying on income alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all Sections to the extent possible, providing information in C about the person on whose alimony, support, or maintenance payments or income or assets you are relying.</p>	

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

AMOUNT	NO. OF MONTHS	PROCEEDS TO BE USED FOR	TYPE OF PROPERTY
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SECTION A - 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

GENERAL DESCRIPTION OF SUBJECT PROPERTY (Type of Property, square footage, acreage, etc.)

PURPOSE OF LOAN:	PROPERTY IS HELD FOR:
	<input type="checkbox"/> INVESTMENT <input type="checkbox"/> BUSINESS <input type="checkbox"/> AGRICULTURE <input type="checkbox"/> OTHER

Complete this line if construction loan.	YEAR LOT ACQUIRED	ORIGINAL COST	AMOUNT EXISTING LIENS	(a) PRESENT VALUE OF LOT	(b) COST OF IMPROVEMENTS
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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
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SOURCE OF DOWN PAYMENT, SETTLEMENT CHARGES AND/OR SUBORDINATE FINANCING (explain)	ESTATE WILL BE HELD IN:
	<input type="checkbox"/> FEE SIMPLE <input type="checkbox"/> LEASEHOLD (show expiration date)

SECTION B - INFORMATION REGARDING APPLICANT (Use separate sheet if necessary.)

FULL NAME (Last, First, Middle)	CELL PHONE	HOME PHONE	BIRTH DATE	DL NUMBER	SOCIAL SECURITY NUMBER
PRESENT STREET ADDRESS	CITY/STATE		ZIP	How long at this address?	
PREVIOUS STREET ADDRESS	CITY/STATE		ZIP	How long at this previous address?	
PRESENT EMPLOYER NAME AND ADDRESS	E-MAIL ADDRESS				
POSITION/TITLE	YEARS EMPLOYED	NAME OF SUPERVISOR		BUSINESS PHONE	EXT
PREVIOUS EMPLOYER-NAME AND ADDRESS					
PRESENT NET SALARY/COMMISSION PER	NO. OF DEPENDANTS	LIST DEPENDANTS BY AGE			

ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT WISH TO HAVE IT CONSIDERED AS A BASIS FOR REPAYING THIS OBLIGATION.

ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE UNDER: Court Order Written Agreement Oral Understanding

OTHER INCOME PER	SOURCE(S) OF OTHER INCOME
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IS ANY INCOME IN THIS SECTION LIKELY TO BE REDUCED BEFORE THE CREDIT REQUESTED IS PAID OFF?

NO YES (explain)

HAVE YOU EVER HAD A LOAN FROM US? <input type="checkbox"/> NO <input type="checkbox"/> YES - WHEN?	Checking Account No.	Institution Name:	
	Savings Account No.	Institution Name:	
NAME OF NEAREST RELATIVE NOT LIVING WITH YOU	ADDRESS	RELATIONSHIP	TELEPHONE NO. (area code)

SECTION C - INFORMATION REGARDING JOINT APPLICANT OR OTHER PARTY (Use separate sheet if necessary.)

FULL NAME (Last, First, Middle)	RELATIONSHIP TO APPLICANT (if any)	BIRTH DATE	DL NUMBER	SOCIAL SECURITY NO.
PRESENT STREET ADDRESS	CITY/STATE		ZIP	How long at this address?
PRESENT EMPLOYER NAME AND ADDRESS	E-MAIL ADDRESS			
POSITION/TITLE	YEARS EMPLOYED	NAME OF SUPERVISOR		BUSINESS PHONE EXT
PREVIOUS EMPLOYER-NAME AND ADDRESS				
PRESENT NET SALARY/COMMISSION PER	NO. OF DEPENDANTS	LIST DEPENDANTS BY AGE		

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SECTION C - INFORMATION REGARDING JOINT APPLICANT OR OTHER PARTY (Use separate sheet if necessary.)

ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT WISH TO HAVE IT CONSIDERED AS A BASIS FOR REPAYING THIS OBLIGATION.

ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE UNDER: Court Order Written Agreement Oral Understanding

OTHER INCOME SOURCE(S) OF OTHER INCOME PER

IS ANY INCOME IN THIS SECTION LIKELY TO BE REDUCED BEFORE THE CREDIT REQUESTED IS PAID OFF?

NO YES (explain)

HAVE YOU EVER HAD A LOAN FROM US? NO YES - WHEN?
Checking Account No. Institution Name:
Savings Account No. Institution Name:
NAME OF NEAREST RELATIVE NOT LIVING WITH YOU ADDRESS RELATIONSHIP TELEPHONE NO. (area code)

SECTION D - MARITAL STATUS

APPLICANT Married Separated Unmarried (including single, divorced and widowed)
OTHER PARTY Married Separated Unmarried (including single, divorced and widowed)

SECTION E - ASSET AND DEBT INFORMATION

If Section C has been completed, this section should be completed, giving information about both the applicant and co-applicant or another person. Please mark co-applicant related information with a "C". If Section C was not completed, only give information about the applicant in this section.

ASSETS OWNED (Use separate sheet if necessary.)

Table with columns: DESCRIPTION OF ASSETS, ESTIMATED VALUE, SUBJECT TO LIEN? YES/NO, NAME(S) OF OWNER(S). Includes a TOTAL ASSETS row at the bottom.

AUTO INSURANCE AGENT'S NAME AND ADDRESS

OUTSTANDING DEBTS (Include charge accounts, installment contracts, credit cards, rent, mortgages, etc. Use separate sheet if necessary.)

Table with columns: CREDITOR, TYPE OF DEBT OR ACCOUNT NUMBER, NAME IN WHICH ACCOUNT IS CARRIED, ORIGINAL DEBT, PRESENT BALANCE, MONTHLY PAYMENTS, PAST DUE? YES/NO. Includes a TOTAL DEBTS row at the bottom.

CREDIT REFERENCES (paid accounts)

Table with columns: CREDITOR, TYPE OF DEBT OR ACCOUNT NUMBER, NAME IN WHICH ACCOUNT IS CARRIED, ORIGINAL DEBT, DATE PAID.

ARE YOU A CO-MAKER, ENDORSER, OR GUARANTOR ON ANY LOANS OR CONTRACTS?
 NO YES-FOR WHOM? TO WHOM?

ARE THERE ANY UNSATISFIED JUDGMENTS AGAINST YOU?
 NO YES-AMOUNT? IF YES, TO WHOM OWED?

HAVE YOU BEEN DECLARED BANKRUPT IN THE LAST 10 YEARS?
 NO YES-FOR WHERE? YEAR?

OTHER OBLIGATIONS (example: liability to pay alimony, child support, separate maintenance, etc. Use separate sheet if necessary)

SECTION F - DETAILS OF TRANSACTION

Table with columns: TOTAL COSTS, FINANCING DETAIL. Rows include: a. Purchase price, b. Alterations, improvements, repairs, c. Land (if acquired separately), d. Refinance (include debts to be paid off), e. Estimated prepaid items, f. Estimated closing costs, g. Total costs (add items a through f), h. Loan Request, i. Subordinate Financing, j. Borrower's closing costs paid by Seller, k. Other Credits (explain), l. Subtract Total Costs, m. Cash from/to Borrower.

You have a right to a copy of the appraisal report used in connection with your application for credit. If you wish a copy, please write to us at the mailing address we have provided. We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application.

Everything I have stated in this application is correct to the best of my knowledge. I understand that you will retain this application whether or not it is approved. You are authorized to check my credit and employment history and to answer questions about your credit experience with me.

APPLICANT'S SIGNATURE DATE OTHER SIGNATURE (where applicable) DATE

Demographic Information Addendum.

This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

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 requires that we ask applicants for their demographic information (ethnicity, sex, and race) 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, sex, and race 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.

Ethnicity: Check one or more

- Hispanic or Latino
 Mexican Puerto Rican Cuban
 Other Hispanic or Latino – *Print origin:*

_____ *For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.*

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

Sex

- Female
 Male
 I do not wish to provide this information

Race: Check one or more

- American Indian or Alaska Native – *Print name of enrolled or principal tribe:* _____
 Asian
 Asian Indian Chinese Filipino
 Japanese Korean Vietnamese
 Other Asian – *Print race:* _____
For example: Hmong, Laotian, 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

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

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? NO YES
Was the sex of the Borrower collected on the basis of visual observation or surname? NO YES
Was the race of the Borrower collected on the basis of visual observation or surname? NO YES

The Demographic Information was provided through:

- Face-to-Face Interview (*includes Electronic Media w/ Video Component*) Telephone Interview Fax or Mail Email or Internet

Borrower Name: _____