## Second Mortgage or Home Improvement Loan Application

## 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.

ТҮРЕ		, ,	Arr	ount	Interest	: rate	No. of mos.	Monthly payme			perty Type	
APPLIED	Conventional Secured 🗆 l	Unsecured						Principal & Inter	🗆 2-4 F	e Family Dw amily Dwelli		☐ Condo ☐ PUD
FOR %						rchased Cash down payment Pure			Other urchase Price Present value of			
Address of proper		veu					licitaseu	Cash down payn		THEE		
Title in name of:				Address	of title hol	lder		M	\$ ortgage Type: Is	s vour present	\$ t first morta	age a conventional
				Address								15 mortgage loan?
Yr. house built	No. of rooms	No of bdr	ms No	of baths	Family ro	om or de	an Gro	oss living area	□ No □ Y Garage	es Ifyes, at / Carport	ttach payme	nt schedule Central air
The nouse built	NO. 01 100113	NO. OF DU	1113. 110.	of baths	,	s 🗆 No		Sq. Ft.	(Specify	type & no.)		Yes 🗆 No
If this is a new re	sidential struct	ure, has it	been comp	leted and o	ccupied fo	or 90 day	s or longer?					
Improvem	ents Planne	d (copies	s of esti	mate or it	temized	cost b	reakdown	must be atta	ched)	Тур	e of Imp	rovement
											erty Improv	/ement Modernization
										□ Hena		Modernization
										🗆 Ener	gy Conserv	vation
										🗌 Sola	r Installatio	n
								🗖				
□ the Borrower is	relying on income	from alimony	, child supp	ort or separate	e maintenand	ce or the in	come or assets	necked if 🗌 anothe s of another person as	a basis for the re	payment of th	e Ioan, or 🗌	the Borrower lives
in a community prope	erty state or is rely	-	•	a community	property st	ate as a ba	isis for repayme	ent of the credit reque	sted. NOTE: Mar Co-Bori	••	may apply fo	or separate accounts.
Name		Borrov	wei		Data	of Birth	Name		CO-BOII	ower		Date of Birth
Nume					Date	OI DILLI	Name					Date of Birth
			N/					1.		N		
Present Address ( Street						Rent	Present Ad Street					] Own 🗌 Rent
City / State / Zip								e / Zip				
Former address if								ress if less than 2		ent address		
Street							Street					
City / State / Zip								e / Zip				
Years at former a Complete for secu			1	n 🗆 Rent		P		rmer address	loono only		Rent	
	Separated	ans only	No.	nts other than l	Ages	-Borrower		or secured or joint	Ioans only	No.	its other thar	listed by Borrower Ages
□ Unmarried—(in		ed, widowed)			-			ed—(include single, div	vorced, widowed)			-
Name and Addres	s of Employer					nis line of	Name and	Address of Employ	ver			oyed in this line of
				work or pro		/				Ň	work or pro	
				Years on th		ears				,	Years on th	Years
												Employed*
Position / Title			Type of B		Employed	1	Position / T	itle	Tvr	be of Busines		Employed
			Type of D									
Social Security No	umber	Home Phor	ne	Busines	s Phone		Social Secu	ırity Number	Home Pho	ne	Busines	s Phone
											_	
Name & Address	of nearest rela	tive not livi	ng with yo	u Relationsl	hip Home	e Phone	Name & Ac	ldress of nearest r	elative not livi	ng with you	Relations	nip Home Phone
	Gros	s Monthl	v Incom	e			Bank	Account No.	N	ame & Addr	ess of Dep	ository
Item	Borrowe		Co-Borrov		Total		Checking					
Empl. Income	\$	\$		\$			□ Yes					
Other + (Before completing, see							□ No Savings					
notice under De- scribe Other							□ Yes					
Income below.) Total	\$	\$		\$			🗆 No					
					Desc	cribe O	ther Incon	ne				
B — Borrowe	r C — Co-Borr	ower NOTI	CE: † A	limony, child	d support,	or separ	ate maintena	nce income need sidered as a basis	not be reveale	d if the Borr	ower	Monthly Amount
Ť			01 0	Bollowel					tor ropaying t		\$	7 thiodht
								Years, Comple				
B/C Previous	Employer / Sch	nool	City /	State	Туре с	of Busine	ss Po	osition / Title	Dates	s From / To		Monthly Income
			These	Question	s Apply	to Bot	th Borrow	er and Co-Bor	rower			
lf a "yes" answe			this	Borrow		o-Borrow					Borrower	Co-Borrower
column, please e	explain on an at	ttached she	et.	Yes or	No	Yes or No		/ou o · ·	and s		Yes or No	Yes or No
Are there any ou Have you been d		•					_   `	/ou a co-maker or ou have any past (				·
Have you been d years?	issiareu Dankfu	יף גייונווח מ	ισ μαδι /				,	d to or insured by a	0	-		
Have you had protection that have you had protection that have been been been been been been been be								e federal governme		_		<u> </u>
		ioriast/ye⊧	u10!				Arey	/ou a U.S. citizen?		—		
Are you a party t								o," are you a resid		-		
Are you obligated separate mainter		ny, child su	pport, or				If "n	o," are you a non-r	esident alien?	—		
* The Lender m	nav require bus	iness credit	t report, si	aned Federa	I Income T	Tax retur	ns for last tv	vo years; and, if av	vailable, audite	ed Profit and	Loss Stat	ement plus balance

sheet for same period. Bankers Systems, Inc., St. Cloud, MN Form SMLA 8/29/2005

NOT FOR FNMA/FHLMC/FHA/VA USE

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C = Colormone     ind Addinas     Number     Number     Number     Andurt     Number     Andurt     Number     Andurt     Number     Numbe			ling debt, list three previou		I	-			1			
												Amount Past Due
Let Holder:     Year and Malare     Year and Year Ander Malare     Year Ander Mal			-				\$		\$		\$	\$
In Holder:     Var and Mater     Var     Var and Mater     Var     Va												
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□ NOTICE - JOINT CREDIT:         We intend to apply for joint credit. (initials)         IMPORTANT - APPLICANT READ BEFORE SIGNING         // We apply for the loan indicated in this application which may be secured by a mortgage or deed of trust on the property described herein made for the purpose of obtaining the loan. Verification may be obtained from any source named in this application or through a credit representation is application to the verified on may source named in this application or through a credit representation the sole purpose of determining that the improves property for the sole purpose of determining that the improves proceed in this application have been completed.         // WE UNDERTANT THAT THE SELECTION OF A CONTRACTOR OR DEALER, ACCEPTANCE OF MATERIAL USED AND WORK PERFOF IS MY / OUR RESPONSIBILITY. THE LENDER DOES NOT GUARANTEE THE MATERIAL OR WORKMANSHIP.         // WE UNDERTAND THAT THE SELECTION OF A CONTRACTOR OR PEALER, ACCEPTANCE OF MATERIAL USED AND WORK PERFOF IS MY / OUR RESPONSIBILITY. THE LENDER DOES NOT GUARANTEE THE MATERIAL OR WORKMANSHIP.         // WE understand that it may be a federal circum punction by a fine or imprisonment, or both, to knowingly make any false statements conce any of the above facts as applicable under the provisions of the United States Criminal Code.         Borrower's Signature       Date					Month	hly payment for H	lome O	wner Asso	ciati	on dues 🕨		
□ NOTICE - JOINT CREDIT:         We intend to apply for joint credit. (initials)         IMPORTANT - APPLICANT READ BEFORE SIGNING         // We apply for the loan indicated in this application which may be secured by a mortgage or deed of trust on the property described herein made for the purpose of obtaining the loan. Verification may be obtained from any source named in this application or through a credit representation is application to the verified on may source named in this application or through a credit representation the sole purpose of determining that the improves property for the sole purpose of determining that the improves proceed in this application have been completed.         // WE UNDERTANT THAT THE SELECTION OF A CONTRACTOR OR DEALER, ACCEPTANCE OF MATERIAL USED AND WORK PERFOF IS MY / OUR RESPONSIBILITY. THE LENDER DOES NOT GUARANTEE THE MATERIAL OR WORKMANSHIP.         // WE UNDERTAND THAT THE SELECTION OF A CONTRACTOR OR PEALER, ACCEPTANCE OF MATERIAL USED AND WORK PERFOF IS MY / OUR RESPONSIBILITY. THE LENDER DOES NOT GUARANTEE THE MATERIAL OR WORKMANSHIP.         // WE understand that it may be a federal circum punction by a fine or imprisonment, or both, to knowingly make any false statements conce any of the above facts as applicable under the provisions of the United States Criminal Code.         Borrower's Signature       Date							-					
We intend to apply for joint credit. (initials)							Iot	ai iviontniy		igations 🗩		
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 ler compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to furnish this information, be not required 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 information, or on whether you choose to furnish it. However, if you choose not to furnish the information and you have made this applicative person, under federal regulations the lender is required to note ethnicity, race and sex on the basis of visual observation or surname. If you dwish to furnish the information, please check below.         BORROWER:       I do not wish to furnish this information.         Ethnicity:       Hispanic or Latino       Not Hispanic or Latino         Race:       American Indian or       Asian       Black or African American         African American       African American       African American       African American         Box:       Female       Male       Sex:       Female       Male         To Be Completed By Interviewer       Name of Interviewer's Employer       Name of Interviewer's Employer	represent that t made for the p agency. The or authorize the le specified in this I / WE UNDI IS MY / OUF I / We 🗆 do I / We understa	the p urpo: igina nder, app ERST RES o or nd th	oroperty will not be use se of obtaining the loar I or a copy of this ap after the giving of reas lication have been com AND THAT THE SELE SPONSIBILITY. THE LEN O do not intend to con that it may be a federal	d for any illega b. Verification blication will b sonable notice, bleted. CTION OF A C NDER DOES NO bloccupy the prop crime punishab	al or restricted p may be obtaine e retained by th to enter the im ONTRACTOR O DT GUARANTEE perty as my / ou le by a fine or in	purpose, and the d from any sound re lender, even proved property R DEALER, ACC THE MATERIA r primary reside mprisonment, o	CEPTA CEPTA CEPTA CEPTA CEPTA CEPTA CEPTA	statemen Imed in t Ioan is e sole pu NCE OF WORKMA	ts n his a not irpos MA <sup>-</sup>	nade in this application granted. I / se of detern TERIAL USE HIP.	application a or through a ' We hereby nining that th ED AND WOR	are true and a credit reportin consent to an e improvemen RK PERFORME
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compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to furnish this information, but 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 information, or on whether you choose to furnish it. However, if you choose not to furnish the information and you have made this application person, under federal regulations the lender is required to note ethnicity, race and sex on the basis of visual observation or surname. If you d wish to furnish the information, please check below. BORROWER: I do not wish to furnish this information. Ethnicity: I Hispanic or Latino I Not Hispanic or Latino Ethnicity: I Hispanic or Latino I Not Hispanic or Latino Race: American Indian or Asian Black or Alaska Native African American Native Hawaiian or White Other Pacific Islander Sex: Female Male Sex: Female Male To Be Completed By Interviewer This application was taken by: Grace to face interview Interviewer by mail by telephone				Information	for Governm	ent Monitori	ng Pu	rposes				
Ethnicity:       Hispanic or Latino       Not Hispanic or Latino       Ethnicity:       Hispanic or Latino       Not Hispanic or Latino         Race:       American Indian or       Asian       Black or       African American       American Indian or       Asian       Black or         Alaska Native       Asian       Black or       African American       American Indian or       Asian       Black or         Native Hawaiian or       White       White       Native Hawaiian or       White       Native Hawaiian or       White         Other Pacific Islander       Male       Sex:       Female       Male       Male         To Be Completed By Interviewer         This application was taken by:         face to face interview       Interviewer       Name of Interviewer's Employer         by mail       by telephone       Name of Interviewer's Employer	compliance with encouraged to o information, or person, under f	h equ do so on v edera	ual credit opportunity, f b. You may select one ovhether you choose to al regulations the lende	air housing, and or more designa furnish it. How r is required to	d home mortgag ations for "Race vever, if you ch	ge disclosure lav " The law prov oose not to fur	ws. Yo vides tl nish th	u are not hat a lend le inform	t req der r ation	uired to fur nay not disc n and you h	nish this info criminate on nave made th	rmation, but a the basis of th is application
Race:       American Indian or       Asian       Black or       American Indian or       Asian       Black or         Alaska Native       African American       American Indian or       Asian       Black or         Native Hawaiian or       White       Mative Hawaiian or       White       Mative Hawaiian or       White         Sex:       Female       Male       Sex:       Female       Male         To Be Completed By Interviewer         This application was taken by:       Interviewer       Name of Interviewer's Employer         by mail       by telephone       Name       Name of Interviewer's Employer	BORROWER:		I do not wish to furnish	this informatio	on.	CO-BORROWE	<b>R</b> : □	l do not	wisl	n to furnish	this informat	ion.
Alaska Native African American   Native Hawaiian or White   Other Pacific Islander Nale   Sex: <ul> <li>Female</li> <li>Male</li> </ul> To Be Completed By Interviewer   This application was taken by: <ul> <li>face to face interview</li> <li>by mail</li> <li>by telephone</li> </ul> Name of Interviewer's Employer	-		•	•		-		· · ·				
Native Hawaiian or White   Other Pacific Islander   Sex:    Sex:    Sex: Female   Male   Sex:     Sex:     Sex:    Sex: Female   Male    Sex:     Sex:     Sex:    Sex: Female   Male    Sex:     Sex:     Sex:   Sex:   Sex:   Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex:  Sex: Sex:	Race:					Race:						lack or frican Americ
Sex:     Female     Male       To Be Completed By Interviewer       This application was taken by:          face to face interview       by mail       by telephone      Interviewer         Name of Interviewer's Employer			Native Hawaiian or					Native H	lawa	aiian or 🛛		
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This application was taken by:       Interviewer       Name of Interviewer's Employer         Interviewer       Interviewer       Name of Interviewer's Employer         by mail       Interviewer       Interviewer's Employer	5ex:				Re Complete			remale			iviale	
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