

Application Instructions

You can fill this application out on your computer! Simply click on the area you wish to complete and then tab to the next field. You can then print the application and fax it to 720-494-2720 or drop it off at Centennial Lending or your credit union. If you would prefer, you can also print the application and complete it by hand (*we suggest that you select legal sized paper*).

You will not be able to save the completed application if you choose to fill it out on your computer; you can only print the completed application.

Make sure to see below for additional items you may need to provide in order to ensure that your application can be processed promptly.

If you have any questions or concerns about the application, please do not hesitate to contact us at 720-494-2740 or toll free at 866-588-1100. You may also email us with questions at webmail@centennial-lending.com. Thank you for selecting Centennial Lending and your credit union for your construction lending needs!

Other Items We'll Need

In addition to the information that you will be providing to us by completing the following Loan Application, we will need to obtain other general information that may be applicable to your request:

- Complete copies of your last two year's personal and/or business federal tax returns including any W-2's, all schedules and associated K-1 forms
- Year-to-date business balance sheet and income statement
- Set of plans and specifications for your construction project
- General information regarding your lot (address, legal description, size, etc.)
- Permanent mortgage commitment (your credit union or Centennial may provide this on your behalf)

Please contact us with any questions that you may have regarding this information, the construction loan process or Centennial Lending in general. We look forward to assisting you with your loan project.

Centennial Lending, LLC Credit Application



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

BORROWER INFORMATION					
INDIVIDUAL INFORMATION (Type or Print)			OTHER PARTY INFORMATION (Type or Print)		
Name			Name		
Residence Address	Own/Rent _____ No. Yrs. _____		Residence Address	Own? Rent _____ No. Yrs. _____	
City, State, Zip			City, State, Zip		
Social Security Number		Date of Birth	Social Security Number		Date of Birth
Name of Employer		Yrs. on this job	Name of Employer		Yrs. on this job
Position/Title/Type of Business		Yrs. in this profession	Position/Title/Type of Business		Yrs in this profession
Business Address:			Business Address:		
City, State, Zip			City, State, Zip		
Res. Ph.	Bus. Ph.	Cell Ph.	Res. Ph.	Bus. Ph.	Cell Ph.

PERSONAL INFORMATION	
SOURCES OF INCOME (Annually)	Are you a partner or officer in any other venture? If so, describe.
Salary, bonuses & commission \$	Are you obligated to pay alimony, child support or separate maintenance payment? If so, describe.
Dividends \$	
Real Estate Income (gross) \$	Are any assets pledged other than as described on schedules? If so, describe.
Other Income: (Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered for repaying this obligation) \$	
\$	
\$	Income tax settled through (date) _____.
\$	Have you ever been declared bankrupt? If so, where and when?
CONTINGENT LIABILITIES	
Do you have any contingent liabilities? If so, describe.	
As endorser, co-maker or guarantor? \$	Are you a defendant in any suits or Legal actions? If so, describe.
On leases or contracts? \$	
Legal claims? \$	Personal deposit accounts carried at:
Other special debt? \$	

PERSONAL FINANCIAL STATEMENT				
ASSETS	Current Value	LIABILITIES	Monthly Payments	Balance Outstanding
Cash on deposit (Schedule 1)		Notes Payable to financial institutions– unsecured		
Stocks, Bonds and other marketable securities (Schedule 2)		Notes Payable to financial institutions - secured		
Non-marketable securities		Real Estate Mortgages Payable (Schedule 3)		
Automobiles		Amounts Payable to others – secured		
Real Estate Owned (Schedule 3)		Unpaid income taxes		
Profit Sharing/Pension _____ % vested		Other unpaid taxes and interest		
IRA/KEOGH Accounts		Accounts and bills due		
Cash Value Life Insurance (Face Value: \$ _____)		Other Loans or Liabilities (itemize)		
		Rent Payment (if applicable)		
Partnership & Proprietorship Interests (Schedule 4)				
Loans/Notes Receivable		Credit Cards and Lines of Credit – To Whom		
		Limit \$ _____		
		Limit \$ _____		
Other Assets (itemize)		Limit \$ _____		
		Total Liabilities	\$	\$
		Net Worth		\$
Total Assets	\$	Total Liabilities and Net Worth		\$



LOAN REQUEST	
Loan Amount Requested \$	Repayment Period Requested _____ Months or _____ Years
Purpose of Loan:	Source of Down Payment
Description of collateral to be pledged: (list address, cost/value if real estate; list brief description, VIN, serial number, or account number and cost/market value if non-real estate)	
Are there any water rights associated with the property being pledged? If so, please describe.	
Other Payment Information	

Schedule 1 Cash in Financial Institutions or Other Accounts

Financial Institution	Account/Member Number	Account Type	Balance
TOTALS			\$

Schedule 2 Stocks, bonds and marketable securities

Description	# of Shares	If pledged, to whom?:	Monthly Income	Current Value
TOTALS			\$	\$

Schedule 3 Real Estate Owned

Address and type of property (residence or rental)	Percent Owned	Date Acquired	Cost	Value	Mortgage Balance	Monthly Payment	Rent Income
TOTALS				\$	\$	\$	\$

Schedule 4 Partnership and Proprietorship Interests

Name of Partnership or Proprietorship	% Ownership	Original Cost	Value	If pledged, to whom?:
TOTALS			\$	\$



Schedule 5 Other Information

By signing below, Loan Applicant submits this application and the information provided on all accompanying financial statements and schedules for the purpose of obtaining credit and represents that the information submitted is accurate and complete. Loan Applicant acknowledges that representations made in this application will be relied on by Lender in evaluating this application and, if approved, in extending credit. Loan Applicant represents that none of the parties named in this application have relied on any advice from the Lender in applying for or receiving any credit. Loan Applicant acknowledges that Lender has not made any commitment to approve this application and extend credit, unless otherwise agreed to in writing. Lender is authorized to conduct any inquiries it decides are necessary to verify the accuracy of the information contained in this application and obtain additional credit information concerning Loan Applicant. Any third party is authorized to release any and all information in their possession regarding Loan Applicant to Lender. Verification or re-verification of any information contained in the application may be made at any time by the Lender, its agents, successors and assigns, either directly or through a credit reporting agency, from any source named in this application, and the original copy of this application will be retained by the Lender, whether or not Lender approves any extension of credit. Lender is also authorized to answer any questions from others about the affect and accuracy of this application, and will provide all documents and information that Lender decides are necessary to complete this application. In the event the Loan Applicant(s) payments on the extension of credit indicated in the application become delinquent, the Lender, its agents, successors and assigns, may, in addition to all their other rights and remedies, report the Loan Applicant's name(s) and account information to a credit reporting agency. Any intentional misrepresentation of the information contained herein could result in criminal action under federal law.

Signature	Date	Print Name and Title
Signature	Date	Print Name and Title

FOR OFFICE USE ONLY			
Date Application Received		Date Application Completed	

Centennial Lending, LLC Privacy Notice

Privacy Statement

Centennial Lending, LLC is committed to providing the highest level of security and privacy protection to our customers. It is for this reason that we have adopted the following privacy/data protection guidelines.

Types of Information We Collect

We collect information about our customers for lawful business practices only, or as is required by law. We gather this information in the following ways:

- A. Information we receive from customer(s) on applications or other forms as well as other communications including electronic messages (such as your name, address, social security number, assets, liabilities and income).
- B. Information about customer(s) transactions and history with us.
- C. Information received from a credit reporting agency or check verification agency regarding creditworthiness, credit history and account activity.

Fair Credit Reporting Act

Centennial Lending is permitted by law to share any information about customer transactions or experiences with customers with credit reporting agencies. However, information taken from credit reports will not be exchanged or shared with anyone.

Security and Confidentiality

Centennial Lending will partner only with businesses that follow strict confidentiality requirements. Under no circumstances will we sell customer information to third parties or disclose any nonpublic information about our customers or former customers to anyone, except as permitted by law.

From time to time, subject to applicable law, we may furnish nonpublic information to third parties about a customer or their account. Applicable law permits us to share information about our experiences or transactions with a customer or their account with third parties and also permits us to share additional information about them or their account to the following types of affiliated third parties: insurance agents, investors, lenders, appraisers, title companies, consumer reporting agencies, county recording offices and companies related to us by common control or ownership ("affiliates") and participating partner credit unions. By entering into a relationship with us, customers are agreeing to this use and disclosure of information.

Employees of Centennial Lending access information about customers only when needed to maintain their accounts or otherwise meet the needs of the customer. Proven technology and established procedures will be used for keeping customer information secure. Prudent and reasonable measures will be taken to safeguard the accuracy and privacy of all customer information. Accordingly, Centennial Lending will verify that only authorized users have access to account information through password and/or personal identification number verification.

Centennial Lending will hold in confidence all transactions of this company with its customers and all information respecting their personal affairs, except to the extent deemed necessary in connection with making loans, extending line of credit and collection of loans.

Please Note: To allow additional services to be available to customers, there are links from Centennial Lending's website to other websites. Once a customer leaves the Centennial Lending website, we are not responsible for the privacy practices or the content of the linked websites. Centennial Lending will make all reasonable attempts to review the content of linked sites; however, as we are not in control of these sites, we cannot guarantee their content. Centennial Lending will encourage customers to read the privacy statement of all linked websites to become acquainted with their specific privacy practices.



USA Patriot Act Information Disclosure

Important Information About Application Procedures

In accordance with Section 326 of the USA Patriot Act signed on October 26, 2001, Centennial Lending is required to record all documents used in identifying our loan customers and in identifying signatory individuals added to an existing or new loan. In some cases, identification will be requested for those individuals who are already customers prior to the effective date of the customer identification requirements because original documentation was not obtained with the origination of the loan, or Centennial Lending is unable to form a reasonable belief that we know the true identity of the existing customer. In all cases protection of our customer's identity and confidentiality is Centennial Lending's pledge to you.

What this means for you: When you apply for a loan, 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.