



Bank of Commerce

Chelsea 789-2567 Sequoyah 343-2567 Adair 785-2446 Catoosa 266-2567 Tulsa 270-2567 Pryor 825-2567 24 Hour Banking (918) 266-4747
 www.bankboc.com



BOC Real Estate Loan Application Packet – Long Form

Applicant _____

Joint Applicant _____

Attached as part of this packet are the following disclosures pertaining to your loan for your review and for your records:

- Policy for Privacy and Security of Customer Information
- Insurance Disclosures – Consumer Credit Application
- Fair Credit Reporting Act Information
- Fair Credit Reporting Act Notice
- Notice – Right to Receive Copy of Appraisal
- Notice – Title Protection Documents
- Disclosure Statement to Mortgage Loan Applicants – Loan Servicing
- Your Home Loan Toolkit Booklet
- Adjustable-Rate Mortgage Disclosure Statement (if applicable)
- National Mortgage Licensing System and Registry Number

Documents that should be returned to us as part of your application:

- Completed Uniform Residential Loan Application Form
- Application Packet Cover Letter (This Page)
- Previous two (2) years income tax returns
- Most recent W-2 from your employer
- Documentation for the collateral being offered to secure the loan, i.e. a copy of your deed or if a purchase a copy of the contract
- Copy of your Property Insurance coverage page, including amount of your annual premium

Marijuana Related Business Certification

Will the proceeds from the loan be used at any time for the purchase of products, sales or cultivation of marijuana/cannaboids, or any of its byproducts including CBD oils, hemp oils, etc.? Including to fund operations for the sales or cultivation of marijuana/cannaboids, including to purchase or rent real estate? Yes No

Will the source of repayment for the loan come from proceeds for the sale or cultivation of marijuana/cannaboids, or any of its byproducts including CBD oils, hemp oils, etc.? Including funds from operations for the sales or cultivation of marijuana/cannaboids, including to purchase or rent real estate? Yes No

By signing below, you acknowledge receipt of the above-described disclosures and documents at the time of application. You are also authorizing Bank of Commerce to check your credit and employment history and to answer questions about Bank of Commerce’s credit experience with you.

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 additional appraisals for your own use at your own cost. By signing below, you are waiving the requirement to receive a copy of the appraisal three business days before the consummation of your loan. However, you will be provided a copy of the appraisal either at or prior to consummation or account opening.

Applicant _____

_____ Date

We intend to apply for Joint Credit

Joint Applicant _____

_____ Date

We intend to apply for Joint Credit

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Uniform Residential Loan Application

Verify and complete the information on this application. If you are applying for this loan with others, each additional Borrower must provide information as directed by your Lender.

Section 1: Borrower Information. This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

1a. Personal Information

| | |
|--|---|
| <p>Name (First, Middle, Last, Suffix) _____</p> <p>Alternate Names – List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix) _____</p> | <p>Social Security Number _____ (or Individual Taxpayer Identification Number)</p> <p>Date of Birth (mm/dd/yyyy) _____ / _____ / _____</p> <p>Citizenship U.S. Citizen Permanent Resident Alien Non-Permanent Resident Alien</p> |
|--|---|

| | |
|--|---|
| <p>Type of Credit I am applying for individual credit. I am applying for joint credit. Total Number of Borrowers: _____ Each Borrower intends to apply for joint credit. Your initials: _____</p> | <p>List Name(s) of Other Borrower(s) Applying for this Loan (First, Middle, Last, Suffix) – Use a separator between names</p> |
|--|---|

| | | |
|---|---|--|
| <p>Marital Status Married Separated Unmarried (Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)</p> | <p>Dependents (not listed by another Borrower) Number _____ Ages _____</p> | <p>Contact Information Home Phone () _____ - _____ Cell Phone () _____ - _____ Work Phone () _____ - _____ Ext. _____ Email _____</p> |
|---|---|--|

Current Address
 Street _____ Unit # _____
 City _____ State _____ ZIP _____ Country _____
 How Long at Current Address? ___ Years ___ Months **Housing** No primary housing expense Own Rent (\$ _____ /month)

If at Current Address for LESS than 2 years, list Former Address *Does not apply*
 Street _____ Unit # _____
 City _____ State _____ ZIP _____ Country _____
 How Long at Former Address? ___ Years ___ Months **Housing** No primary housing expense Own Rent (\$ _____ /month)

Mailing Address – if different from Current Address *Does not apply*
 Street _____ Unit # _____
 City _____ State _____ ZIP _____ Country _____

1b. Current Employment/Self-Employment and Income

Does not apply

| | |
|---|---|
| <p>Employer or Business Name _____ Phone () _____ - _____ Street _____ Unit # _____ City _____ State _____ ZIP _____ Country _____</p> | <p>Gross Monthly Income Base \$ _____ /month Overtime \$ _____ /month Bonus \$ _____ /month Commission \$ _____ /month Military Entitlements \$ _____ /month Other \$ _____ /month TOTAL \$ _____ /month</p> |
| <p>Position or Title _____ Start Date ___ / ___ / ___ (mm/dd/yyyy) How long in this line of work? ___ Years ___ Months</p> | <p>Check if this statement applies: I am employed by a family member, property seller, real estate agent, or other party to the transaction.</p> |
| <p>Check if you are the Business Owner or Self-Employed I have an ownership share of less than 25%. Monthly Income (or Loss) I have an ownership share of 25% or more. \$ _____</p> | |

1c. IF APPLICABLE, Complete Information for Additional Employment/Self-Employment and Income

Does not apply

| | | |
|---|---|--|
| Employer or Business Name _____ Phone (____) ____ - _____ Street _____ Unit # _____ City _____ State _____ ZIP _____ Country _____ | | Gross Monthly Income Base \$ _____ /month Overtime \$ _____ /month Bonus \$ _____ /month Commission \$ _____ /month Military Entitlements \$ _____ /month Other \$ _____ /month TOTAL \$ _____ /month |
| Position or Title _____ Start Date ____ / ____ / ____ (mm/dd/yyyy) How long in this line of work? ____ Years ____ Months | Check if this statement applies: I am employed by a family member, property seller, real estate agent, or other party to the transaction. | |
| Check if you are the Business Owner or Self-Employed | I have an ownership share of less than 25%. Monthly Income (or Loss) I have an ownership share of 25% or more. \$ _____ | |
| | | |

1d. IF APPLICABLE, Complete Information for Previous Employment/Self-Employment and Income

Does not apply

Provide at least 2 years of current and previous employment and income.

| | | |
|--|--|--|
| Employer or Business Name _____ Street _____ Unit # _____ City _____ State _____ ZIP _____ Country _____ | | Previous Gross Monthly Income \$ _____ /month |
| Position or Title _____ Start Date ____ / ____ / ____ (mm/dd/yyyy) End Date ____ / ____ / ____ (mm/dd/yyyy) | Check if you were the Business Owner or Self-Employed | |
| | | |
| | | |

1e. Income from Other Sources

Does not apply

Include income from other sources below. Under **Income Source**, choose from the sources listed here:

- Alimony
- Automobile Allowance
- Boarder Income
- Capital Gains
- Child Support
- Disability
- Foster Care
- Housing or Parsonage
- Interest and Dividends
- Mortgage Credit Certificate
- Mortgage Differential
- Payments
- Notes Receivable
- Public Assistance
- Retirement
- (e.g., Pension, IRA)
- Royalty Payments
- Separate Maintenance
- Social Security
- Trust
- Unemployment Benefits
- VA Compensation
- Other

NOTE: Reveal alimony, child support, separate maintenance, or other income ONLY IF you want it considered in determining your qualification for this loan.

| Income Source – use list above | Monthly Income |
|----------------------------------|----------------|
| | \$ |
| | \$ |
| | \$ |
| Provide TOTAL Amount Here | \$ |

Borrower Name: _____

Section 2: Financial Information — Assets and Liabilities. This section asks about things you own that are worth money and that you want considered to qualify for this loan. It then asks about your liabilities (or debts) that you pay each month, such as credit cards, alimony, or other expenses.

2a. Assets – Bank Accounts, Retirement, and Other Accounts You Have

Include all accounts below. Under Account Type, choose from the types listed here:

- Checking
- Savings
- Money Market
- Certificate of Deposit
- Mutual Fund
- Stocks
- Stock Options
- Bonds
- Retirement (e.g., 401k, IRA)
- Bridge Loan Proceeds
- Individual Development Account
- Trust Account
- Cash Value of Life Insurance (used for the transaction)

| Account Type – use list above | Financial Institution | Account Number | Cash or Market Value |
|----------------------------------|-----------------------|----------------|----------------------|
| | | | \$ |
| | | | \$ |
| | | | \$ |
| | | | \$ |
| | | | \$ |
| Provide TOTAL Amount Here | | | \$ |

2b. Other Assets and Credits You Have

Does not apply

Include all other assets and credits below. Under Asset or Credit Type, choose from the types listed here:

Assets

- Proceeds from Real Estate
- Property to be sold on or before closing
- Proceeds from Sale of Non-Real Estate Asset
- Secured Borrowed Funds
- Unsecured Borrowed Funds
- Other

Credits

- Earnest Money
- Employer Assistance
- Lot Equity
- Relocation Funds
- Rent Credit
- Sweat Equity
- Trade Equity

| Asset or Credit Type – use list above | Cash or Market Value | |
|---------------------------------------|----------------------|-----------|
| | \$ | |
| | \$ | |
| | \$ | |
| | \$ | |
| Provide TOTAL Amount Here | | \$ |

2c. Liabilities – Credit Cards, Other Debts, and Leases that You Owe

Does not apply

List all liabilities below (except real estate) and include deferred payments. Under Account Type, choose from the types listed here:

- Revolving (e.g., credit cards)
- Installment (e.g., car, student, personal loans)
- Open 30-Day (balance paid monthly)
- Lease (not real estate)
- Other

| Account Type – use list above | Company Name | Account Number | Unpaid Balance <small>To be paid off at or before closing</small> | Monthly Payment |
|-------------------------------|--------------|----------------|---|-----------------|
| | | | \$ | \$ |
| | | | \$ | \$ |
| | | | \$ | \$ |
| | | | \$ | \$ |
| | | | \$ | \$ |

2d. Other Liabilities and Expenses

Does not apply

Include all other liabilities and expenses below. Choose from the types listed here:

- Alimony
- Child Support
- Separate Maintenance
- Job Related Expenses
- Other

| | Monthly Payment |
|--|-----------------|
| | \$ |
| | \$ |
| | \$ |

Section 3: Financial Information — Real Estate. This section asks you to list all properties you currently own and what you owe on them. *I do not own any real estate*

3a. Property You Own

If you are refinancing, list the property you are refinancing FIRST.

Address Street _____ Unit # _____
 City _____ State _____ ZIP _____ Country _____

| Property Value | Status: Sold, Pending Sale, or Retained | Intended Occupancy: Investment, Primary Residence, Second Home, Other | Monthly Insurance, Taxes, Association Dues, etc. if not included in Monthly Mortgage Payment | For 2-4 Unit Primary or Investment Property | |
|----------------|---|---|--|---|--|
| | | | | Monthly Rental Income | For LENDER to calculate: Net Monthly Rental Income |
| \$ | | | \$ | \$ | \$ |

Mortgage Loans on this Property *Does not apply*

| Creditor Name | Account Number | Monthly Mortgage Payment | Unpaid Balance | Type: FHA, VA, Conventional, USDA-RD, Other | Credit Limit (if applicable) |
|---------------|----------------|--------------------------|----------------|---|------------------------------|
| | | \$ | \$ | | \$ |
| | | \$ | \$ | | \$ |

3b. IF APPLICABLE, Complete Information for Additional Property

Does not apply

Address Street _____ Unit # _____
 City _____ State _____ ZIP _____ Country _____

| Property Value | Status: Sold, Pending Sale, or Retained | Intended Occupancy: Investment, Primary Residence, Second Home, Other | Monthly Insurance, Taxes, Association Dues, etc. if not included in Monthly Mortgage Payment | For 2-4 Unit Primary or Investment Property | |
|----------------|---|---|--|---|--|
| | | | | Monthly Rental Income | For LENDER to calculate: Net Monthly Rental Income |
| \$ | | | \$ | \$ | \$ |

Mortgage Loans on this Property *Does not apply*

| Creditor Name | Account Number | Monthly Mortgage Payment | Unpaid Balance | Type: FHA, VA, Conventional, USDA-RD, Other | Credit Limit (if applicable) |
|---------------|----------------|--------------------------|----------------|---|------------------------------|
| | | \$ | \$ | | \$ |
| | | \$ | \$ | | \$ |

3c. IF APPLICABLE, Complete Information for Additional Property

Does not apply

Address Street _____ Unit # _____
 City _____ State _____ ZIP _____ Country _____

| Property Value | Status: Sold, Pending Sale, or Retained | Intended Occupancy: Investment, Primary Residence, Second Home, Other | Monthly Insurance, Taxes, Association Dues, etc. if not included in Monthly Mortgage Payment | For 2-4 Unit Primary or Investment Property | |
|----------------|---|---|--|---|--|
| | | | | Monthly Rental Income | For LENDER to calculate: Net Monthly Rental Income |
| \$ | | | \$ | \$ | \$ |

Mortgage Loans on this Property *Does not apply*

| Creditor Name | Account Number | Monthly Mortgage Payment | Unpaid Balance | Type: FHA, VA, Conventional, USDA-RD, Other | Credit Limit (if applicable) |
|---------------|----------------|--------------------------|----------------|---|------------------------------|
| | | \$ | \$ | | \$ |
| | | \$ | \$ | | \$ |

Borrower Name:

Uniform Residential Loan Application
 Freddie Mac Form 65 • Fannie Mae Form 1003
 Effective 1/2021

Section 4: Loan and Property Information. This section asks about the loan's purpose and the property you want to purchase or refinance.

4a. Loan and Property Information

Loan Amount \$ _____ **Loan Purpose** Purchase Refinance Other (*specify*) _____
Property Address Street _____ Unit # _____
 City _____ State _____ ZIP _____ County _____
 Number of Units _____ **Property Value** \$ _____
Occupancy Primary Residence Second Home Investment Property **FHA Secondary Residence**
1. Mixed-Use Property. If you will occupy the property, will you set aside space within the property to operate your own business? (e.g., daycare facility, medical office, beauty/barber shop) NO YES
2. Manufactured Home. Is the property a manufactured home? (e.g., a factory built dwelling built on a permanent chassis) NO YES

4b. Other New Mortgage Loans on the Property You are Buying or Refinancing

Does not apply

| Creditor Name | Lien Type | Monthly Payment | Loan Amount/ Amount to be Drawn | Credit Limit (if applicable) |
|---------------|-----------------------------|-----------------|------------------------------------|---------------------------------|
| | First Lien Subordinate Lien | \$ | \$ | \$ |
| | First Lien Subordinate Lien | \$ | \$ | \$ |

4c. Rental Income on the Property You Want to Purchase

For Purchase Only

Does not apply

| Complete if the property is a 2-4 Unit Primary Residence or an Investment Property | Amount |
|--|--------|
| Expected Monthly Rental Income | \$ |
| For LENDER to calculate: Expected Net Monthly Rental Income | \$ |

4d. Gifts or Grants You Have Been Given or Will Receive for this Loan

Does not apply

Include all gifts and grants below. Under Source, choose from the sources listed here:

- Community Nonprofit
- Federal Agency
- Relative
- State Agency
- Lender
- Employer
- Local Agency
- Religious Nonprofit
- Unmarried Partner
- Other

| Asset Type: Cash Gift, Gift of Equity, Grant | Deposited/Not Deposited | Source – use list above | Cash or Market Value |
|--|-------------------------|-------------------------|----------------------|
| | Deposited Not Deposited | | \$ |
| | Deposited Not Deposited | | \$ |

Section 5: Declarations. This section asks you specific questions about the property, your funding, and your past financial history.

5a. About this Property and Your Money for this Loan

| | |
|--|---|
| <p>A. Will you occupy the property as your primary residence? If YES, have you had an ownership interest in another property in the last three years? If YES, complete (1) and (2) below: (1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)? (2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?</p> | <p>NO YES NO YES</p> <hr/> <hr/> |
| <p>B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?</p> | <p>NO YES</p> |
| <p>C. Are you borrowing any money for this real estate transaction (<i>e.g., money for your closing costs or down payment</i>) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application? If YES, what is the amount of this money?</p> | <p>NO YES \$ _____</p> |
| <p>D. 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application?</p> | <p>NO YES</p> |
| <p>2. Have you or will you be applying for any new credit (<i>e.g., installment loan, credit card, etc.</i>) on or before closing this loan that is not disclosed on this application?</p> | <p>NO YES</p> |
| <p>E. Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (<i>e.g., the Property Assessed Clean Energy Program</i>)?</p> | <p>NO YES</p> |

5b. About Your Finances

| | |
|---|---------------|
| <p>F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?</p> | <p>NO YES</p> |
| <p>G. Are there any outstanding judgments against you?</p> | <p>NO YES</p> |
| <p>H. Are you currently delinquent or in default on a Federal debt?</p> | <p>NO YES</p> |
| <p>I. Are you a party to a lawsuit in which you potentially have any personal financial liability?</p> | <p>NO YES</p> |
| <p>J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?</p> | <p>NO YES</p> |
| <p>K. Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due?</p> | <p>NO YES</p> |
| <p>L. Have you had property foreclosed upon in the last 7 years?</p> | <p>NO YES</p> |
| <p>M. Have you declared bankruptcy within the past 7 years? If YES, identify the type(s) of bankruptcy: Chapter 7 Chapter 11 Chapter 12 Chapter 13</p> | <p>NO YES</p> |

Borrower Name: _____

Section 6: Acknowledgments and Agreements. This section tells you about your legal obligations when you sign this application.

Acknowledgments and Agreements

Definitions:

- "Lender" includes the Lender's agents, service providers, and any of their successors and assigns.
- "Other Loan Participants" includes (i) any actual or potential owners of a loan resulting from this application (the "Loan"), (ii) acquirers of any beneficial or other interest in the Loan, (iii) any mortgage insurer, (iv) any guarantor, (v) any servicer of the Loan, and (vi) any of these parties' service providers, successors or assigns.

I agree to, acknowledge, and represent the following:

(1) The Complete Information for this Application

- The information I have provided in this application is true, accurate, and complete as of the date I signed this application.
- If the information I submitted changes or I have new information before closing of the Loan, I must change and supplement this application, including providing any updated/supplemented real estate sales contract.
- For purchase transactions: The terms and conditions of any real estate sales contract signed by me in connection with this application are true, accurate, and complete to the best of my knowledge and belief. I have not entered into any other agreement, written or oral, in connection with this real estate transaction.
- The Lender and Other Loan Participants may rely on the information contained in the application before and after closing of the Loan.
- Any intentional or negligent misrepresentation of information may result in the imposition of:
 - (a) civil liability on me, including monetary damages, if a person suffers any loss because the person relied on any misrepresentation that I have made on this application, and/or
 - (b) criminal penalties on me including, but not limited to, fine or imprisonment or both under the provisions of Federal law (18 U.S.C. §§ 1001 *et seq.*).

(2) The Property's Security

The Loan I have applied for in this application will be secured by a mortgage or deed of trust which provides the Lender a security interest in the property described in this application.

(3) The Property's Appraisal, Value, and Condition

- Any appraisal or value of the property obtained by the Lender is for use by the Lender and Other Loan Participants.
- The Lender and Other Loan Participants have not made any representation or warranty, express or implied, to me about the property, its condition, or its value.

(4) Electronic Records and Signatures

- The Lender and Other Loan Participants may keep any paper record and/or electronic record of this application, whether or not the Loan is approved.

- If this application is created as (or converted into) an "electronic application", I consent to the use of "electronic records" and "electronic signatures" as the terms are defined in and governed by applicable Federal and/or state electronic transactions laws.
- I intend to sign and have signed this application either using my:
 - (a) electronic signature; or
 - (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.
- I agree that the application, if delivered or transmitted to the Lender or Other Loan Participants as an electronic record with my electronic signature, will be as effective and enforceable as a paper application signed by me in writing.

(5) Delinquency

- The Lender and Other Loan Participants may report information about my account to credit bureaus. Late payments, missed payments, or other defaults on my account may be reflected in my credit report and will likely affect my credit score.
- If I have trouble making my payments I understand that I may contact a HUD-approved housing counseling organization for advice about actions I can take to meet my mortgage obligations.

(6) Authorization for Use and Sharing of Information

By signing below, in addition to the representations and agreements made above, I expressly authorize the Lender and Other Loan Participants to obtain, use, and share with each other (i) the loan application and related loan information and documentation, (ii) a consumer credit report on me, and (iii) my tax return information, as necessary to perform the actions listed below, for so long as they have an interest in my loan or its servicing:

- (a) process and underwrite my loan;
- (b) verify any data contained in my consumer credit report, my loan application and other information supporting my loan application;
- (c) inform credit and investment decisions by the Lender and Other Loan Participants;
- (d) perform audit, quality control, and legal compliance analysis and reviews;
- (e) perform analysis and modeling for risk assessments;
- (f) monitor the account for this loan for potential delinquencies and determine any assistance that may be available to me; and
- (g) other actions permissible under applicable law.

Borrower Signature _____ Date (mm/dd/yyyy) ____ / ____ / ____

Additional Borrower Signature _____ Date (mm/dd/yyyy) ____ / ____ / ____

Borrower Name: _____

Section 7: Military Service. This section asks questions about your (or your deceased spouse's) military service.**Military Service of Borrower****Military Service** – Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? **NO YES**

If YES, check all that apply: Currently serving on active duty with projected expiration date of service/tour ___ / ___ / _____ (mm/dd/yyyy)
 Currently retired, discharged, or separated from service
 Only period of service was as a non-activated member of the Reserve or National Guard
 Surviving spouse

Section 8: Demographic Information. 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: _____

Uniform Residential Loan Application
Freddie Mac Form 65 • Fannie Mae Form 1003
Effective 1/2021

Section 9: Loan Originator Information. To be completed by your **Loan Originator.**

Loan Originator Information

Loan Originator Organization Name _____

Address _____

Loan Originator Organization NMLSR ID# _____ State License ID# _____

Loan Originator Name _____

Loan Originator NMLSR ID# _____ State License ID# _____

Email _____ Phone (_____) _____ - _____

Signature _____ Date (mm/dd/yyyy) ____ / ____ / ____

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Uniform Residential Loan Application — Additional Borrower

Verify and complete the information on this application as directed by your Lender.

Section 1: Borrower Information. This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

1a. Personal Information

| | |
|--|---|
| <p>Name (First, Middle, Last, Suffix) _____</p> <p>Alternate Names – List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix) _____</p> | <p>Social Security Number _____ (or Individual Taxpayer Identification Number)</p> <p>Date of Birth (mm/dd/yyyy) _____ / _____ / _____</p> <p>Citizenship U.S. Citizen Permanent Resident Alien Non-Permanent Resident Alien</p> |
|--|---|

| | |
|--|---|
| <p>Type of Credit I am applying for individual credit. I am applying for joint credit. Total Number of Borrowers: _____ Each Borrower intends to apply for joint credit. Your initials: _____</p> | <p>List Name(s) of Other Borrower(s) Applying for this Loan (First, Middle, Last, Suffix) – Use a separator between names</p> |
|--|---|

| | | |
|---|---|--|
| <p>Marital Status Married Separated Unmarried (Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)</p> | <p>Dependents (not listed by another Borrower) Number _____ Ages _____</p> | <p>Contact Information Home Phone () _____ - _____ Cell Phone () _____ - _____ Work Phone () _____ - _____ Ext. _____ Email _____</p> |
|---|---|--|

Current Address

Street _____ Unit # _____
 City _____ State _____ ZIP _____ Country _____
 How Long at Current Address? ___ Years ___ Months **Housing** No primary housing expense Own Rent (\$ _____ /month)

If at Current Address for LESS than 2 years, list Former Address **Does not apply**

Street _____ Unit # _____
 City _____ State _____ ZIP _____ Country _____
 How Long at Former Address? ___ Years ___ Months **Housing** No primary housing expense Own Rent (\$ _____ /month)

Mailing Address – if different from Current Address **Does not apply**

Street _____ Unit # _____
 City _____ State _____ ZIP _____ Country _____

1b. Current Employment/Self-Employment and Income

Does not apply

| | |
|--|---|
| <p>Employer or Business Name _____ Phone () _____ - _____ Street _____ Unit # _____ City _____ State _____ ZIP _____ Country _____</p> | <p>Gross Monthly Income Base \$ _____ /month Overtime \$ _____ /month Bonus \$ _____ /month Commission \$ _____ /month Military Entitlements \$ _____ /month Other \$ _____ /month TOTAL \$ _____ /month</p> |
| <p>Position or Title _____ Start Date _____ / _____ / _____ (mm/dd/yyyy) How long in this line of work? ___ Years ___ Months</p> | <p>Check if this statement applies: I am employed by a family member, property seller, real estate agent, or other party to the transaction.</p> |
| <p>Check if you are the Business Owner or Self-Employed I have an ownership share of less than 25%. Monthly Income (or Loss) I have an ownership share of 25% or more. \$ _____</p> | |

1c. IF APPLICABLE , Complete Information for Additional Employment/Self-Employment and Income

Does not apply

| | | |
|--|---|--|
| Employer or Business Name _____ Phone (____) ____ - _____ Street _____ Unit # _____ City _____ State _____ ZIP _____ Country _____ | | Gross Monthly Income Base \$ _____ /month Overtime \$ _____ /month Bonus \$ _____ /month Commission \$ _____ /month Military Entitlements \$ _____ /month Other \$ _____ /month TOTAL \$ _____ /month |
| Position or Title _____ Start Date ____ / ____ / ____ (mm/dd/yyyy) How long in this line of work? ____ Years ____ Months | Check if this statement applies: I am employed by a family member, property seller, real estate agent, or other party to the transaction. | |
| Check if you are the Business Owner or Self-Employed I have an ownership share of less than 25%. Monthly Income (or Loss) \$ _____ I have an ownership share of 25% or more. \$ _____ | | |

1d. IF APPLICABLE, Complete Information for Previous Employment/Self-Employment and Income

Does not apply

Provide at least 2 years of current and previous employment and income.

| | | |
|--|--|--|
| Employer or Business Name _____ Street _____ Unit # _____ City _____ State _____ ZIP _____ Country _____ | | Previous Gross Monthly Income \$ _____ /month |
| Position or Title _____ Start Date ____ / ____ / ____ (mm/dd/yyyy) End Date ____ / ____ / ____ (mm/dd/yyyy) | Check if you were the Business Owner or Self-Employed | |

1e. Income from Other Sources

Does not apply

Include income from other sources below. Under Income Source, choose from the sources listed here:

- Alimony
- Automobile Allowance
- Boarder Income
- Capital Gains
- Child Support
- Disability
- Foster Care
- Housing or Parsonage
- Interest and Dividends
- Mortgage Credit Certificate
- Mortgage Differential
- Notes Receivable
- Public Assistance
- Retirement
- Royalty Payments
- Separate Maintenance
- Social Security
- Trust
- Unemployment Benefits
- VA Compensation
- Other

NOTE: *Reveal alimony, child support, separate maintenance, or other income ONLY IF you want it considered in determining your qualification for this loan.*

| Income Source – use list above | Monthly Income |
|----------------------------------|----------------|
| | \$ |
| | \$ |
| | \$ |
| Provide TOTAL Amount Here | \$ |

Section 2: Financial Information — Assets and Liabilities.

My information for Section 2 is listed on the Uniform Residential Loan Application with _____
 (insert name of Borrower)

Section 3: Financial Information — Real Estate.

My information for Section 3 is listed on the Uniform Residential Loan Application with _____
 (insert name of Borrower)

Section 4: Loan and Property Information.

My information for Section 4 is listed on the Uniform Residential Loan Application with _____
 (insert name of Borrower)

Section 5: Declarations. This section asks you specific questions about the property, your funding, and your past financial history.

5a. About this Property and Your Money for this Loan

| | |
|---|------------------------------------|
| A. Will you occupy the property as your primary residence? If YES, have you had an ownership interest in another property in the last three years? If YES, complete (1) and (2) below: (1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)? (2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)? | NO YES NO YES _____ _____ |
| B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property? | NO YES |
| C. Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application? If YES, what is the amount of this money? | NO YES \$ _____ |
| D. 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application? 2. Have you or will you be applying for any new credit (e.g., installment loan, credit card, etc.) on or before closing this loan that is not disclosed on this application? | NO YES NO YES |
| E. Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., the Property Assessed Clean Energy Program)? | NO YES |

5b. About Your Finances

| | |
|--|--------|
| F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application? | NO YES |
| G. Are there any outstanding judgments against you? | NO YES |
| H. Are you currently delinquent or in default on a Federal debt? | NO YES |
| I. Are you a party to a lawsuit in which you potentially have any personal financial liability? | NO YES |
| J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years? | NO YES |
| K. Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due? | NO YES |
| L. Have you had property foreclosed upon in the last 7 years? | NO YES |
| M. Have you declared bankruptcy within the past 7 years? If YES, identify the type(s) of bankruptcy: Chapter 7 Chapter 11 Chapter 12 Chapter 13 | NO YES |

Section 6: Acknowledgements and Agreements.

My signature for Section 6 is on the Uniform Residential Loan Application with _____ (insert name of Borrower)

Section 7: Military Service. This section asks questions about your (or your deceased spouse's) military service.

Military Service of Borrower

Military Service – Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? **NO YES**
If YES, check all that apply: Currently serving on active duty with projected expiration date of service/tour ___ / ___ / ___ (mm/dd/yyyy)
Currently retired, discharged, or separated from service
Only period of service was as a non-activated member of the Reserve or National Guard
Surviving spouse

Section 8: Demographic Information.

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

Section 9: Loan Originator Information.

To be completed by your **Loan Originator**.

Loan Originator Information

Loan Originator Organization Name _____

Address _____

Loan Originator Organization NMLSR ID# _____ State License ID# _____

Loan Originator Name _____

Loan Originator NMLSR ID# _____ State License ID# _____

Email _____ Phone (_____) _____ - _____

Signature _____ Date (mm/dd/yyyy) ____ / ____ / ____

Borrower Name:

Uniform Residential Loan Application — Additional Borrower

Freddie Mac Form 65 • Fannie Mae Form 1003

Effective 1/2021

Disclosure Page

Insurance Disclosure – Consumer Credit Application

Purchase of Insurance or an Annuity from Bank of Commerce is not required

Purchase of Insurance or an Annuity from Others is not prohibited

In no way will our decision to extend credit to you be based or conditioned upon whether or not you purchase an insurance product or annuity from us or any affiliate of ours; nor will we prohibit you or ask you not to obtain insurance product or annuity from an unaffiliated entity.

Fair Credit Reporting Act Information

Notice Regarding Negative Information

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Notice Regarding Inaccurate Information

We may furnish information about our transactions or experiences with our customers to consumer reporting agencies. If you believe that we have furnished information to a customer reporting agency that is inaccurate, please notify us at the above address and identify the specific information that is inaccurate.

Information Sharing Disclosure and Right to Opt-Out

As permitted by the Fair Credit Reporting Act, we may share with our affiliate's information solely as to our transactions or experience with you.

Fair Credit Reporting Act Notice

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Right to Receive Copy of Appraisal Report

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.

Finding Approved Housing Counseling Agencies

Notice of Web Tool and Additional Assistance

Housing counseling agencies approved by the U.S. Department of Housing and Urban Development (HUD) can offer independent advice about whether a particular set of mortgage loan terms is a good fit based on your objectives and circumstances, often at little or no cost.

If you are interested in contacting a HUD-approved housing counseling agency in your area, you can visit the Consumer Financial Protection Bureau's (CFPB) website, www.consumerfinance.gov/find-a-housing-counselor, and enter your zip code.

You can also access HUD's housing counseling agency website via www.consumerfinance.gov/mortgagehelp.

For additional assistance with locating a housing counseling agency, call the CFPB at 1-855-411-CFPB (2372).

Notice – Title Protection Documents

A mortgage loan transaction is contemplated between the above-named Buyer and Mortgagee on real estate covered by this application. Mortgagee hereby gives notice in connection with the above described transaction that it will seek and obtain an attorney's title opinion, or title insurance, in the discretion of the Mortgagee solely for its own benefit and assurance of its Mortgage priority position. Such title protection document will not provide the Buyer title protection but will be for the protection of the Mortgagee. Buyer is hereby advised to seek independent, competent advice as to whether additional title protection should be obtained for Buyer's benefit.

ADJUSTABLE RATE MORTGAGES

Bank of Commerce offers Adjustable Rate Mortgages (ARM) with a loan term ranging from 5 years up to 30 years. This loan program has an adjustable rate feature. This means that your interest rate and payment amount can change. These products may contain a demand feature. The following information describes the features of our Adjustment Rate Mortgage (ARM) programs for loans secured by a principal residence:

How Your Interest Rate and Payment are Determined

- Your interest rate will be based on an index plus a margin, rounded to the nearest .001 percent.
- A margin of up to 5.25% percentage points for the 62-month program.
- Your monthly payment will be based on the interest rate, loan balance, and remaining loan term, with your payment rounded to the nearest \$0.01.
- The interest rate will be based on the highest rate on loans posted by at least 75% of the USA's thirty (30) largest banks known as the Wall Street Journal Prime Rate (Wall Street Journal Prime) plus our margin rounded to the nearest .001 percent.
- Information about the index rate is published in the Wall Street Journal. Ask us for our current interest rate and margin.
- Your interest rate will equal the index rate plus a margin, rounded to the nearest .001 percent, unless your interest rate "caps" limit the amount of change in the interest rate.

How Your Interest Rate Can Change

- Depending on the type of program, after the 62nd month and every 12 months thereafter or after the 62nd month and every 36 months thereafter.
- At each adjustment period, the interest rate may increase or decrease no more than 3 percentage points per adjustment.
- Your interest rate will never be greater than the maximum allowed by law and will never decrease below 6.50 percent.

How Your Payment Can Change

- Your payment can change every 12 months, after 62 months and every 12 months thereafter, or after 62 months and every 36 months thereafter, depending on the type of program and changes in the interest rate.
- Your monthly payments may increase or decrease substantially based on changes in the interest rate.
- You will be notified in writing of the initial interest rate adjustment between 210 days and 240 days before the first payment is due at the new rate and new amount. This notice will contain information about your interest rates, payment amount, and loan balance.
- You will be notified in writing of ongoing interest rate adjustments between 60 days and 120 days before the payment is due at the new rate and new amount. This notice will contain information about your interest rates, payment amount, and loan balance.
- *** For example on a 62 month fixed, annual rate change**, on a \$10,000 30-year loan with an initial interest rate of 12.75% in effect in January of the current year, the maximum amount that the interest rate can attain under this program is 21.00%, and the monthly payment can rise from an initial payment of \$108.72 to a maximum of \$175.37 in the 63rd month (5 years, 3 months). To see what your payments would be, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, the monthly payment for a mortgage amount of \$60,000/\$10,000 = 6; 6 x \$108.72 = \$652.32 per month).



Equal Housing Lender

We do business in accordance with civil rights statutes, fair lending laws, and consumer credit protection regulations. The Federal Fair Housing Act prohibits the denial of a residential mortgage loan on the basis of race, color, national origin, marital status, age, religion, sex, handicap, or familial status (having children under the age of 18). The Equal Credit Opportunity Act also makes it illegal to discriminate in any credit transaction because income is from public assistance or a right was exercised under the Consumer Credit Protection Act. Please call or write at the following address if you believe that your loan application was not handled properly: Bank of Commerce, Compliance Officer, P.O. Box 1890, Catoosa, OK 74015. A notice in the public lobby at the bank contains the address of federal supervisory agencies for filing a complaint.

FACTS WHAT DOES DO WITH YOUR PERSONAL INFORMATION?

Why? Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What? The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and Credit history
- Account balances and Transaction or loss history
- Overdraft history and Payment history

When you are *no longer* our customer, we continue to share your information as described in this notice.

How? All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does share? | Can you limit this sharing? |
|--|-------------|-----------------------------|
| For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes | No |
| For our marketing purposes - to offer our products and services to you | Yes | No |
| For joint marketing with other financial companies | No | We don't share |
| For our affiliates' everyday business purposes - information about your transactions and experiences | No | We don't share |
| For our affiliates' everyday business purposes - information about your creditworthiness | No | We don't share |
| For our affiliates to market to you | No | We don't share |
| For our nonaffiliates to market to you | No | We don't share |

Questions? Call 918-266-2567 or go to www.bankboc.com

Who we are

Who is providing this notice?

What we do

How does protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.

How does collect my personal information?

We collect personal information, for example, when you

- Open an account or Loan
- Apply for financing
- Use your credit card
- Use your debit card
- Provide account info.

We also collect your personal information from others, such as credit bureaus or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only:

- sharing for affiliates' everyday business purposes -- information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Bank of Commerce has no affiliates*

Nonaffiliates

Companies not related by common ownership or control. They can be financial companies and nonfinancial companies.

- *Bank of Commerce does not share with nonaffiliates so they can market to you*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Bank of Commerce doesn't jointly market*

Other important information



Bank of Commerce

MEMBER
FDIC



Attached is a list of individuals authorized by the bank to serve as Mortgage Loan Originators.
These individuals are also properly registered with the National Mortgage Licensing System and Registry to serve as Mortgage Loan Originators.

Institution ID #: 777126

| Your Loan Officer Is: | Individual NMLS ID | Individual Last Name | Individual First Name | Individual Middle Name | Individual Email | Work Location | City | State | Zip |
|-----------------------|--------------------|----------------------|-----------------------|------------------------|--|-----------------------|---------|-------|-------|
| | 791223 | Anderson | Adam | | adama@bankboc.com | 1490 North Highway 66 | Catoosa | OK | 74015 |
| | 795024 | Box-Cherry | Rita | Jean | rcherry@bankboc.com | 8272 S. Lewis | Tulsa | OK | 74137 |
| | 797785 | Brown | Michael | Bruce | mbrown@bankboc.com | 217 S Adair | Pryor | OK | 74361 |
| | 791237 | Crawford | Melissa | | mcrawford@bankboc.com | 322 W. 6TH Street | Chelsea | OK | 74016 |
| | 791230 | Gibbons | Kenneth | Wayne | kgibbons@bankboc.com | 8272 S. Lewis | Tulsa | OK | 74137 |
| | 1445492 | Merritt | Amanda | L | amerritt@bankboc.com | 322 W. 6TH Street | Chelsea | OK | 74016 |
| | 791236 | Miller | Jan | Lynn | ilm@bankboc.com | 1490 North Highway 66 | Catoosa | OK | 74016 |
| | 791235 | Ross | Randall | Dale | rross@bankboc.com | 14 West Main | Adair | OK | 74330 |
| | 791229 | Staires | Joe | | jstaires@bankboc.com | 8272 S. Lewis | Tulsa | OK | 74137 |
| | 791225 | Wofford | Rhea | Anjannette | awofford@bankboc.com | 1490 North Highway 66 | Catoosa | OK | 74015 |
| | 564671 | Griffin | Amanda | | agriffin@bankboc.com | 217 S Adair | Pryor | OK | 74361 |
| | 1178151 | Cabales | Heather | | hcabales@bankboc.com | 217 S Adair | Pryor | OK | 74361 |
| | 1570964 | Romero | Edgar | | eromero@bankboc.com | 8272 S. Lewis | Tulsa | OK | 74137 |