



# 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 affiliates 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](http://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](http://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 corporate 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 62<sup>nd</sup> month and every 12 months thereafter or after the 62<sup>nd</sup> 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 7.250% 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 \$68.22 to a maximum of \$175.34 in the 63<sup>rd</sup> 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 \$68.22 = \$409.31 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 Bank of Commerce 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 Bank of Commerce chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Bank of Commerce 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](http://www.bankboc.com)



**Who we are**

Who is providing this notice?	Bank of Commerce
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**What we do**

How does Bank of Commerce protect my personal information?	<p>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.</p> <p>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.</p>
How does Bank of Commerce collect my personal information?	<p>We collect personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Open an account or Loan</li> <li>• Apply for financing</li> <li>• Use your credit card</li> <li>• Use your debit card</li> <li>• Provide account info.</li> </ul> <p>We also collect your personal information from others, such as credit bureaus or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes -- information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

**Definitions**

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Bank of Commerce has no affiliates</i></li> </ul>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial companies and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Bank of Commerce does not share with nonaffiliates so they can market to you</i></li> </ul>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Bank of Commerce doesn't jointly market</i></li> </ul>

**Other important information**



# Bank of Commerce



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		<a href="mailto:adama@bankboc.com">adama@bankboc.com</a>	1490 North Highway 66	Catoosa	OK	74015
	1059587	Arnold	Dylan		<a href="mailto:darnold@bankboc.com">darnold@bankboc.com</a>	1490 North Highway 66	Catoosa	OK	74015
	791234	Barry	Marcia		<a href="mailto:mlb@bankboc.com">mlb@bankboc.com</a>	14 W Main	Adair	OK	74330
	795024	Box-Cherry	Rita	Jean	<a href="mailto:rcherry@bankboc.com">rcherry@bankboc.com</a>	8272 S. Lewis	Tulsa	OK	74137
	797785	Brown	Michael	Bruce	<a href="mailto:mbrown@bankboc.com">mbrown@bankboc.com</a>	15955 S Highway 66	Claremore	OK	74017
	791226	Chambers	Penny		<a href="mailto:pchambers@bankboc.com">pchambers@bankboc.com</a>	1490 North Highway 66	Catoosa	OK	74015
	791237	Crawford	Melissa		<a href="mailto:mcrawford@bankboc.com">mcrawford@bankboc.com</a>	1124 West Will Rogers Blvd	Claremore	OK	74017
	791230	Gibbons	Kenneth	Wayne	<a href="mailto:kgibbons@bankboc.com">kgibbons@bankboc.com</a>	8272 S. Lewis	Tulsa	OK	74137
	1796588	Higgins	Ryan	Howard	<a href="mailto:rhiggins@bankboc.com">rhiggins@bankboc.com</a>	15955 S Highway 66	Claremore	OK	74017
	791232	Johnson	Ricky	D	<a href="mailto:rjohnson@bankboc.com">rjohnson@bankboc.com</a>	322 W. 6TH Street	Chelsea	OK	74016
	1445492	Merritt	Amanda	L	<a href="mailto:amerritt@bankboc.com">amerritt@bankboc.com</a>	322 W. 6TH Street	Chelsea	OK	74016
	791236	Miller	Jan	Lynn	<a href="mailto:jlm@bankboc.com">jlm@bankboc.com</a>	1490 North Highway 66	Chelsea	OK	74016
	791235	Ross	Randall	Dale	<a href="mailto:rross@bankboc.com">rross@bankboc.com</a>	14 West Main	Adair	OK	74330
	662376	Stinnett	Daniel	Clinton	<a href="mailto:dstinnett@bankboc.com">dstinnett@bankboc.com</a>	8272 S. Lewis	Tulsa	OK	74137
	791229	Staires	Joe		<a href="mailto:jstaires@bankboc.com">jstaires@bankboc.com</a>	8272 S. Lewis	Tulsa	OK	74137
	791225	Wofford	Rhea	Anjannette	<a href="mailto:awofford@bankboc.com">awofford@bankboc.com</a>	1490 North Highway 66	Catoosa	OK	74015
	803146	Casey	Victor	D	<a href="mailto:vcasey@bankboc.com">vcasey@bankboc.com</a>	1490 North Highway 66	Catoosa	OK	74015
	564671	Griffin	Amanda		<a href="mailto:agriffin@bankboc.com">agriffin@bankboc.com</a>	1490 North Highway 66	Catoosa	OK	74015
	1178151	Cabales	Heather		<a href="mailto:hcabales@bankboc.com">hcabales@bankboc.com</a>	1490 North Highway 66	Catoosa	OK	74015

# Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower \_\_\_\_\_ Co-Borrower \_\_\_\_\_

## I. TYPE OF MORTGAGE AND TERMS OF LOAN

<b>Mortgage Applied for:</b> <input type="checkbox"/> VA <input type="checkbox"/> Conventional <input type="checkbox"/> Other (explain): <input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service	Agency Case Number	Lender Case Number
Amount \$	Interest Rate %	No. of Months
<b>Amortization Type:</b> <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):		

## II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state & ZIP)	No. of Units
Legal Description of Subject Property (attach description if necessary)	Year Built
Purpose of Loan <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	Property will be: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment

*Complete this line if construction or construction-permanent loan.*

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a+b)
\$	\$	\$	\$	\$	\$

*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	Estate will be held in: <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)		

## III. BORROWER INFORMATION

Borrower	Co-Borrower		
Borrower's Name (include Jr. or Sr. if applicable)		Co-Borrower's Name (include Jr. or Sr. if applicable)	
Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated	Dependents (not listed by Co-Borrower) no. / ages	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated	Dependents (not listed by Borrower) no. / ages
Present Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.	Present Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.
Mailing Address, if different from Present Address		Mailing Address, if different from Present Address	

*If residing at present address for less than two years, complete the following:*

Former Address (street, city, state, ZIP)	Former Address (street, city, state, ZIP)
<input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.	<input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.

## IV. EMPLOYMENT INFORMATION

Borrower	Co-Borrower
Name & Address of Employer	Name & Address of Employer
<input type="checkbox"/> Self Employed	<input type="checkbox"/> Self Employed
Yrs. on this job	Yrs. on this job
Yrs. employed in this line of work/profession	Yrs. employed in this line of work/profession
Position/Title/Type of Business	Position/Title/Type of Business
Business Phone (incl. area code)	Business Phone (incl. area code)

*If employed in current position for less than two years or if currently employed in more than one position, complete the following:*

Name & Address of Employer	Name & Address of Employer
<input type="checkbox"/> Self Employed	<input type="checkbox"/> Self Employed
Dates (from - to)	Dates (from - to)
Monthly Income \$	Monthly Income \$
Position/Title/Type of Business	Position/Title/Type of Business
Business Phone (incl. area code)	Business Phone (incl. area code)
Name & Address of Employer	Name & Address of Employer
<input type="checkbox"/> Self Employed	<input type="checkbox"/> Self Employed
Dates (from - to)	Dates (from - to)
Monthly Income \$	Monthly Income \$
Position/Title/Type of Business	Position/Title/Type of Business
Business Phone (incl. area code)	Business Phone (incl. area code)

**V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION**

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$	\$	\$	Rent	\$	
Overtime				First Mortgage (P&I)		\$
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
OTHER (before completing, see the notice in "describe other income," below)				Homeowner Assn Dues.		
				Other:		
<b>Total</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>Total</b>	<b>\$</b>	<b>\$</b>

\*Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.  
 Describe Other Income: Notice: Alimony, child support or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C	Monthly Amount
	\$

**VI. ASSETS AND LIABILITIES**

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also. Completed  Jointly  Not Jointly

ASSETS	Cash or Market Value	LIABILITIES and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.	
Description		LIABILITIES	Monthly Payment & Months Left to Pay
			Unpaid Balance
Cash deposit toward purchase held by:	\$	Name and address of Company	\$ Payment/Months
List checking and savings accounts below			\$
Name and address of Bank, S&L, or Credit Union		Acct. no.	
Acct No.	\$	Name and address of Company	\$ Payment/Months
Name and address of Bank, S&L, or Credit Union			\$
Acct No.	\$	Acct. no.	
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months
Acct No.	\$		\$
Name and address of Bank, S&L, or Credit Union		Acct. no.	
Acct No.	\$	Name and address of Company	\$ Payment/Months
Stocks & Bonds (Company name/number & description)	\$		\$
Life Insurance net cash value		Acct. no.	
Face amount: \$	\$	Name and address of Company	\$ Payment/Months
<b>Subtotal Liquid Assets</b>	<b>\$</b>		\$
Real Estate owned (enter market value from schedule of real estate owned)	\$	Acct. no.	
Vested interest in retirement fund	\$	Name and address of Company	\$ Payment/Months
Net worth of business(es) owned (attach financial statement)	\$		\$
Automobiles owned (make and year)	\$	Acct. no.	
		Alimony/Child Support/Separate Maintenance Payments Owed to:	\$
Other Assets (itemize)	\$	Job Related Expenses (child care, union dues, etc.)	\$
		<b>Total Monthly Payments</b>	<b>\$</b>
<b>Total Assets a.</b>	<b>\$</b>	<b>Net Worth (a minus b)</b>	<b>\$</b>
		<b>Total Liabilities b.</b>	<b>\$</b>

**VI. ASSETS AND LIABILITIES (Continued)**

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
<b>Totals</b>		\$	\$	\$	\$	\$	\$

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number

**VII. DETAILS OF TRANSACTION**

**VIII. DECLARATION**

		If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.	Borrower		Co-Borrower	
			Yes	No	Yes	No
a. Purchase price	\$	a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Alterations, improvements, repairs		b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Land (if acquired separately)		c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Refinance (incl. debts to be paid off)		d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Estimated prepaid items		e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Estimated closing costs		f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. PMI, MIP, Funding Fee		g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Discount (if Borrower will pay)		h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Total costs (add items a through h)		i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Subordinate financing		j. Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Borrower's closing costs paid by Seller		k. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Other Credits (explain)		<b>l. Do you intend to occupy the property as your primary residence?</b> If "Yes," complete question m below.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Loan amount (exclude PMI, MIP, Funding Fee financed)		m. Have you had an ownership interest in a property in the last three years? (1) What type of property did you own—principal residence (PR), second home (SH), or investment property (IP)? (2) How did you hold title to the home—by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. PMI, MIP, Funding Fee financed						
o. Loan amount (add m & n)						
p. Cash from/to Borrower (subtract j, k, l & o from i)						

**IX. ACKNOWLEDGEMENT AND AGREEMENT**

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

**Acknowledgement.** Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature <b>X</b>	Date	Co-Borrower's Signature <b>X</b>	Date
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**X. 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 lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

<b>BORROWER</b> <input type="checkbox"/> I do not wish to furnish this information	<b>CO-BORROWER</b> <input type="checkbox"/> I do not wish to furnish this information
<b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	<b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
<b>Race:</b> <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	<b>Race:</b> <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
<b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male	<b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male

**To be Completed by Loan Originator** This information was provided:

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

Loan Originator's Signature <b>X</b>	Date
Loan Originator's Name (print or type)	Loan Originator Identifier
Loan Origination Company's Name	Loan Origination Company Identifier
	Loan Origination Company's Address
	Loan Originator's Phone Number (including area code)

**CONTINUATION SHEET / RESIDENTIAL LOAN APPLICATION**

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark **B** for Borrower or **C** for Co-Borrower.

Borrower:	Agency Case Number:
Co-Borrower:	Lender Case Number:

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature <b>X</b>	Date	Co-Borrower's Signature <b>X</b>	Date
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## 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: \_\_\_\_\_