It is a federal crime to defraud a financial institution, or to knowingly submit or represent false information to obtain credit from a financial institution. (18 USC 1344)

- * You must be at least 18 years of age to apply.
- * You must be a legal resident of the United States.
- * We limit applications to the lowa counties of Bremer, Black Hawk, Butler, and Buchanan. Applications from any other lowa county or out of the state of lowa may be declined.
- * Additional information or documentation may be required to complete your loan request. All loan approvals are subject to final review.
- * Your rate may vary from a rate shown if your loan is approved. All rates are subject to an evaluation of your credit.

You certify that everything you have stated in this Credit Application and on any other documents submitted to us are true and correct to the best of your knowledge. You understand that you must update the information contained in this Credit Application if either your financial condition materially changes or we make a request to you orally or in writing. You understand that we will retain the Credit Application whether or not it is approved.

You authorize us to request one or more consumer reports, to check and verify your credit and employment history, and to answer questions others may ask us about our credit experience with you.

You authorize us to contact your using any of your telephone numbers - regardless whether the number we use is assigned to a paging service, cellular telephone service, specialized mobile radio service, other radio common carrier service or any other service for which you may be charged for the call. You further authorize us to contact you through the use of voice, text and email and through the use of prerecorded/artificial voice messages or an automatic dialing device.

Important Information to Applicant(s): To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who applies for a loan or opens an account.

What this means for you: When you apply for a loan or open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. In some instances, we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.





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 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 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 TYPE OF MORTGAGE AND TERMS OF LOAN □ VA Mortgage ☐ Conventional Other (explain): Agency Case Number Lender Case Number Applied for: ☐ FHA □ USDA/Rural Housing Service Amount Interest Rate No. of Months Fixed Rate Other (explain): Amortization Type: ☐ GPM ☐ ARM (type): 11. 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 ☐ Purchase ☐ Other (explain): ☐ Construction Property will be: □ Refinance ☐ Construction-Permanent ☐ Primary Residence D Secondary Residence ☐ Investment Complete this line if construction or construction-permanent loan. Year Lot Original Cost (a) Present Value of Lot Amount Existing Liens (b) Cost of Improvements Total (a 4 b) Acquired \$ 0.00 Complete this line if this is a refinance loan. Original Cost Amount Existing Lions Purpose of Refinance Describe Improvements □ made ☐ to be made Acquired Cost: \$ Title will be held in what Name(s) Manner in which Title will be held Estate will be held in: O Fce Simple Leaschold (show Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain) expiration date) Borrower III. BORROWER INFORMATION 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 DOB (mm/dd/yyyy) Yrs. School Social Security Number DOB (mm/dd/yyyy) Home Phone Yrs. School (incl. area code) (incl. area code) ☐ Married ☐ Unmarried (include Dependents (not listed by Co-Borrower) ☐ Married Unmarried (include Dependents (not listed by Borrower) ☐ Separated single, divorced, widowed) ☐ Separated single, divorced, widowed) no. ages no. ages Present Address (street, city, state, ZIP) □ Own □ Rent No. Yrs. Present Address (street, city, state, ZIP) Own ☐ 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) □ Own No. Yrs. Former Address (street, city, state, ZIP) Own ☐ Rent No. Yrs. Borrower IV. EMPLOYMENT INFORMATION Co-Borrower Name & Address of Employer ☐ Self Employed Yrs. on this job Name & Address of Employer \square Self Employed Yrs. on this job Yrs, employed in this Y18. employed in this line of work/profession line of work/profession Position/Title/Type of Business Business Phone (incl. area code) Position/Title/Type of Business 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:

	Borrower		Santoniano. W. S. S. S.	N.	EMPLOYMEN	ST INFO	RMATION (cont'd) <u>-</u>		Co-Borr	ower	
Name & Address of Employer				Dates (from – to)	Name &	Name & Address of Employer		☐ Self Employed		Dates (from - to)	
				Monthl	Monthly Income						3 L. T	
			\$	y meome	****					Monthly Income		
Position/Title/Type of Busi	incss		Business P				1/Title/Type of Business	8		Business	Phone	
(incl. area code			code)	ode)		* 1		(incl. area		ı code)		
Name & Address of Emplo	yer	□ Self	Employed	Dates (Dates (from - to)		Name & Address of Employer			Employed	Dates (from - to)	
M			Monthly Income						Monthly Income			
Position/Title/Type of Business Business Pt					Position/Title/Type of Business			****	Business	Phone		
			(incl. area code)						(incl. ar			
Gross		V. MONT	HLY INC	OME A	ND COMBINE	ED HOU	SING EXPENSE IN		ON			
Monthly Income	Borrower		Co-Borrow	er	Total		Combined Monthly Housing Expense		Present		Proposed	
Base Empl. Income*	8	\$			\$ 0.00		Rent		S			
Overtime					0.00		First Mortgage (P&I)				S	
Bonuses				~~~	0.00		Other Financing (P&I)			****		
Commissions			· · · · · · · · · · · · · · · · · · ·		0.00		Hazard Insurance					
Dividends/Interest					0.00		Real Estate Taxes					
Net Rental Income					0.00		Mortgage Insurance		e	···	### ##################################	
Other (before completing, see the notice in "describe					0.00	-	Homeowner Assn. Dues		20	<u></u>		
other income," below) Total	\$ 0.00	- s	0.00		\$ 0.00		Other: Total		\$ 0.00		\$ 0.00	
This Statement and any appl can be meaningfully and fair person, this Statement and su	ly presented on a co-	nbined basis	be complete	if il for	T. ASSETS AN by both married a Statements and Sc	or Co-Bo	ried Co-Borrowers if th	noose to have i	liabilities are:	sufficiently,	on-applicant spouse or other	
. ACCEPTED				y		and the second second			Completed	d 🛘 Jointly	□ Not Jointly	
ASSETS Cash or Market Value				Lia aut	Liabilities and Piedged Assets. List the creditor's name, address, and account number for all outstanding debts, incl automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc					atstanding debts, including		
Description Cash deposit toward		\$		соп	itinuation sheet, if on refinancing of t	f necessary	/. Indicate by (*) those	liabilities, whi	ch will be sati	stied upon s	sale of real estate owned or	
purchase held by:						340,100	p. open.j.					
List checking and savings accounts below				LIABILITIES			Monthly Payment & Months Left to Pay			Unpaid Balance		
Name and address of Bank, S&L, or Credit Union				Na	me and address of	Company		S Payment/Months			Š	
Acct. no.							-		***************************************			
Acct. no. S Name and address of Bank, S&L, or Credit Union				Acct. no. Name and address of Company			C Duran	45				
reance and dutiess of Daire, Socie, of Croth Union			iva	Name and address of Company			S Payment/Me	onths		\$.		
Acct. no.		Ac	Acct, no.									
Name and address of Bank, S&L, or Credit Union			Na	Name and address of Company			\$ Payment/M	onths		\$		
Acct. no. \$			Ac	ct, no.								

			VI. ASSETS A	ND LIABILITIES	(cont'd)					
Name and address of Bank, S&L, or Cred	Name and addr	Name and address of Company			, , , , , , , , , , , , , , , , , , ,	\$				
A	***************************************									
Acct. no. S Stocks & Bonds (Company name/ c			Acct, no.		ik kannal province of the last of the second contract of the last	46-manuario (Carama appropriate del minimo maggio)			- Indiana de la companya de la comp	
number & description)	S		Name and addr	ess of Company		\$ Payment/Months		\$		

T. C.	S		Acct. no.		\$ Payment/Months					
Life insurance net cash value	3			Name and address of Company				S		
Face amount: \$		·	1							
Subtotal Liquid Assets	^S 0.00									
Real estate owned (enter market value from schedule of real estate owned)	S	\$								
Vested interest in retirement fund	\$									
Net worth of business(es) owned	S	/ 								
(attach financial statement)			Acet. no.			PROGRAMMENT CONTRACTOR	· · · · · · · · · · · · · · · · · · ·			
Automobiles owned (make and year)	S			Alimony/Child Support/Separate Maintenance Payments Owed to:						
Other Assets (itemize)						**************************************				
Other Assers (Herringe)	S		Job-Related Ex	Job-Related Expense (child care, union dues, etc.)				il Il		
									E 1851	
		-	Total Monthly Payments			S			H. Carlotte	
Total Assets a.	S 0.00		Net Worth \$ 0.00			То	tal Liabilities b.	\$ 0.00		
Schedule of Real Estate Owned (If addit	ional proporties a	re owned we	(a minus b)					<u> </u>		
		i (wiicu, us	t continuation sheet.)	ŀ	i .					
Property Address (enter S if sold, PS if p if rental being held for income)	ending sale or R	Type of		Amount of Mortgages	Gross	Mortgag		rance, enance,	Net Rental	
		Property	Market Value	& Liens	Rental Inco	mie Payment		& Misc.		
			*	s	\$	\$	S		\$	
(***************************************	
A										

ter and the second seco	L		0.00	0.00						
		Totals	S	S	0.00	\$ 0.00	\$ 0.00)	S	
List any additional names under which	creait has previe	ously been re			name(s) and a	ccount number(s):				
Alternate Name			Creditor Name				Account Nu	mber		
<u> </u>					ilana maanaan maanaan maanaan ahaan	error et al responsable de la companya de la compa			~~~~	
VII. DETAILS OF TRA	NSACTION				VIII. D	ECLARATIONS				
a. Purchase price	\$		If you answer "Yes	" to any questions a	through i,		Borrow	er	Co-Borrower	
The second secon			please use continua	tion sheet for explan	ation,		Yes N	ìo	Yes No	
			a. Are there any outstanding judgments against you?]		
			b. Have you been d]					
d. Refinance (incl. debts to be paid off)			c. Have you had pro or deed in lieu the]	o o				
e. Estimated prepaid items			d. Are you a party to a fawsuit?					1		
f. Estimated closing costs			e. Have you directly or indirectly been obligated on any							
g. PMI, MIP, Funding Fee		1	loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?							
h. Discount (if Borrower will pay)	**************************************	***************************************	(This would include	e such loans as hom	ie mortgage los	ens, SBA loans, hom	e .,	***************************************		
The state of the s			improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide							
i. Total costs (add items a through h) 0.00			details, including date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.)							

i de la compania del compania del compania de la compania del compania de la compania de la compania del compania de la compania de la compania de la compania del compania	VII. DETAILS OF TRANSA	CTION			••••					
	y A				VIII. DECI	LARATION	S			
į	Subordinate financing		If you answer "Yes" to any continuation sheet for explain	question 2 thro ration.	igh i, please ase		Yes	No No	Co-Bo Yes	No
k.	Borrower's closing costs paid by		f. Are you presently deling debt or any other loan, n or loan guarantee?	uent or in defau tortgage, financ	lt on any Federal ial obligation, bor	nd,				
	Seller		g. Are you obligated to pay separate main(enance)	alimony, child	support, or					
1,	Other Credits (explain)		h. Is any part of the down	payment borrow	ed?					
		10000000000000000000000000000000000000	i. Are you a co-maker or o	ndorser on a no	te?				口	
m.	Loan amount (exclude PMI, MIP, Funding Fee financed)		FAM 45500 FM 55000 8500 8500 8000 8000 8000 8000 80	· · · · · · · · · · · · · · · · · · ·						
n.	PMI, MIP, Funding Fee financed		j. Are you a U.S. citizen?							
	Loan amount		k. Are you a permanent res							
6.	(add m & n)	0.00	l. Do you intend to occup residence?	y the property	us your primary	¥	Ц			
p.	Cash from/to Borrower (subtract j, k, l & o from i)		If Yes," complete questing. Have you had an owner three years? (1) What type of propert (PR), second home (SH) (2) How did you hold it jointly with your spouse IX. ACKNOWLEDGEM	ship interest in a y did you own— , or investment te to the home— (SP), or jointly	-principal residen property (IP)? - by yourself (S), with another pers	ice				
rely on should remedi account express those to effective Acknow	"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 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 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 of warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application containing my "electronic signature," 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 aconsumer reporting agency.									
Вопо	ower's Signature		Date	Co-Bonower's X	Signature		***************************************		Date	
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 ho me mortgage disclosure laws. You are no t required to furnish this in formation, but are en couraged 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 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.)										
		nish this information		CO-BORRO	WER _	I do not wish	to furnish thi	s information		**************************************
Ethni		Not Hispanic or Latir		Ethnicity:	Hispanic or	Latino	Not Hispani	c or Latino		***************************************
Race	American Indian or Alaska Native Native Hawaiian or Other Pacific Islander	AsianBla	ack or African American	Race:	American Ind Alaska Native Native Hawa Other Pacific	iiian or	☐ Asian ☐ White	Black	or African Am	crican
Sex:	Female Male ompleted by Loan Originator:			Sex:	Female	Male				
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 C	Priginator's Signature		- The state of the			Date		· · · · · · · · · · · · · · · · · · ·		
Loan Originator's Name (print or type) Loan Originator Identifier					bilar karilakinnikkinnikkinnikkinnikkinnikkinnikkinnikkinnikkinnikkinnikkinnikkinnikkinnikkinnikkinnikkinnikki		Loan Originator's Phone Number (including area code)			
Loan Origination Company's Name Loan Origination Company Id				lentifier		Loan Orig	Loan Origination Company's Address			

	CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATIO	N .			
Use this continuation sheet if you need more space to complete the Residential Loan Application, Mark B f or Borrower or C for Co-Borrower.	Вотоwer:	Agency Case Number:			
	Со-Волтоwer:	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 | Date | Co-Borrower's Signature | X | Date | Co-Borrower's Sig

Demographic Information Addendum. This se	ection asks about your ethnicity, sex, and race.						
Demographic Information of Borrower							
The purpose of collecting this information is to help ensure that all arand neighborhoods are being fulfilled. For residential mortgage lending information (ethnicity, sex, and race) in order to monitor our compliance disclosure laws. You are not required to provide this information, but are "Ethnicity" and one or more designations for "Race." The law provides to whether you choose to provide it. However, if you choose not to provide Federal regulations require us to note your ethnicity, sex, and race on the may not discriminate on the basis of age or marital status information yethis information, please check below.	g, Federal law requires that we ask applicants for their demographic with equal credit opportunity, fair housing, and home mortgage encouraged to do so. You may select one or more designations for that we may not discriminate on the basis of this information, or on the information and you have made this application in person, the basis of visual observation or surname. The law also provides that we						
Ethnicity: Check one or more Hispanic or Latino Mexican Puerto Rican Cuban Other Hispanic or Latino – Print origin: For example: Argentinean, Colombian, Dominican, Nicaraguan,	Race: Check one or more American Indian or Alaska Native – Print name of enrolled or principal tribe: Asian Asian Japanese Korean Other Asian – Print race:						
Salvadoran, Spaniard, and so on. Not Hispanic or Latino I do not wish to provide this information Sex Female	For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so o 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						
☐ Male ☐ I do not wish to provide this information							
To Be Completed by Financial Institution (for application taken in Was the ethnicity of the Borrower collected on the basis of visual observation Was the sex of the Borrower collected on the basis of visual observation Was the race of the Borrower collected on the basis of visual observation.	rvation or surname? ONO OYES n or surname? ONO OYES						
The Demographic Information was provided through:	The summation of the su						
OFace-to-Face Interview (includes Electronic Media w/ Video Componen	t) OTelephone Interview O Fax or Mail O Email or Internet						

Borrower Name:_