

MORTGAGE APPLIED FOR	<input type="checkbox"/> Conventional	Amount \$	Interest Rate %	No. of Months	Monthly Payment Principal & Interest \$	Escrow / Impounds (to be collected monthly)
	<input type="checkbox"/>					<input type="checkbox"/> Taxes <input type="checkbox"/> Hazard Ins. <input type="checkbox"/> Mtg. Ins. <input type="checkbox"/>

Prepayment Option

Property Street Address _____ City _____ County _____ State _____ Zip _____ No. Units _____

Legal Description (Attach description if necessary) _____ Year Built _____

Purpose of Loan: Purchase Construction-Permanent Construction Refinance Other (Explain) _____

Complete this line if Construction-Permanent or Construction Loan

Lot Value Data	Original Cost	Present Value (a)	Cost of Imps. (b)	Total (a + b)	ENTER TOTAL AS PURCHASE PRICE IN DETAILS OF PURCHASE
Year Acquired _____ \$ _____	_____ \$ _____	_____ \$ _____	_____ \$ _____	_____ \$ _____	

Complete this line if a Refinance Loan

Year Acquired	Original Cost	Amt. Existing Liens	Purpose of Refinance	Describe Improvements [] made [] to be made	Cost: \$ _____
_____ \$ _____	_____ \$ _____	_____ \$ _____	_____	_____	_____

Title Will Be Held In What Name(s) _____ Manner In Which Title Will Be Held _____

Source of Down Payment and Settlement Charges _____

This application is designed to be completed by the borrower(s) with the lender's assistance. The Co-Borrower Section and all other Co-Borrower questions must be completed and the appropriate box(es) checked if another person will be jointly obligated with the Borrower on the loan, or the Borrower is relying on income from alimony, child support or separate maintenance or on the assets of another person as a basis for repayment of the loan, or the Borrower lives in a community property state or is relying on property located in a community property state as a basis for the repayment of the credit requested. **NOTE: Married applicants may apply for separate accounts.**

BORROWER				CO-BORROWER			
Name	Date of Birth	School Yrs.		Name	Date of Birth	School Yrs.	
Present Address	No. Years	<input type="checkbox"/> Own <input type="checkbox"/> Rent		Present Address	No. Years	<input type="checkbox"/> Own <input type="checkbox"/> Rent	
Street				Street			
City/State/Zip				City/State/Zip			
Former Address if less than 2 years at present address				Former Address if less than 2 years at present address			
Street				Street			
City/State/Zip				City/State/Zip			
Years at former address		<input type="checkbox"/> Own <input type="checkbox"/> Rent		Years at former address		<input type="checkbox"/> Own <input type="checkbox"/> Rent	
Marital Status	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (incl. single, divorced, widowed)	Dependents other than listed by Co-Borrower		Marital Status	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (incl. single, divorced, widowed)	Dependents other than listed by Borrower	
		NO.	AGES			NO.	AGES
Name and Address of Employer	Years employed in this line of work or profession?			Name and Address of Employer	Years employed in this line of work or profession?		
	_____ years				_____ years		
	Years on this job	<input type="checkbox"/> Self Employed*			Years on this job	<input type="checkbox"/> Self Employed*	
	_____ years				_____ years		
Position/Title	Type of Business			Position/Title	Type of Business		
Social Security Number	Home Phone	Business Phone		Social Security Number	Home Phone	Business Phone	

GROSS MONTHLY INCOME				MONTHLY HOUSING EXPENSE **			DETAILS OF PURCHASE	
Item	Borrower	Co-Borrower	Total	Rent	PRESENT	PROPOSED	Do Not Complete if Refinance	
Base Empl. Income	\$	\$	\$	First Mortgage (P&I)	\$	\$	a. Purchase Price	\$
Overtime				Other Financing (P&I)			b. Total Closing Costs (Est.)	
Bonuses				Hazard Insurance			c. Prepaid Escrows (Est.)	
Commissions				Real Estate Taxes			d. Total (a + b + c)	\$
Dividends/Interest				Mortgage Insurance			e. Amount This Mortgage	()
Net Rental Income				Homeowner Assn. Dues			f. Other Financing	()
Other † (Before completing, see notice under Describe Other Income below.)				Other			g. Other Equity	()
				Total Monthly Pmt.	\$	\$	h. Amount of Cash Deposit	()
				Utilities			i. Closing Costs Paid by Seller	()
Total	\$	\$	\$	Total	\$	\$	j. Cash Reqd. For Closing (Est.)	\$

DESCRIBE OTHER INCOME

B - Borrower C - Co-Borrower

NOTICE † Alimony, child support, or separate maintenance income need not be revealed if the Borrower or Co-Borrower does not choose to have it considered as a basis for repaying this loan.

Monthly Amount	\$

IF EMPLOYED IN CURRENT POSITION FOR LESS THAN TWO YEARS, COMPLETE THE FOLLOWING

B/C	Previous Employer/School	City/State	Type of Business	Position/Title	Dates From/To	Monthly Income
						\$
						\$

THESE QUESTIONS APPLY TO BOTH BORROWER AND CO-BORROWER

If a "yes" answer is given to a question in this column, please explain on an attached sheet.	Borrower Yes or No	Co-Borrower Yes or No	Borrower Yes or No	Co-Borrower Yes or No
Are there any outstanding judgments against you?			Are you a U.S. citizen?	
Have you been declared bankrupt within the past 7 years?			If "no," are you a resident alien?	
Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?			If "no," are you a non-resident alien?	
Are you a party to a law suit?			Explain Other Financing or Other Equity (if any).	
Are you obligated to pay alimony, child support, or separate maintenance?				
Is any part of the down payment borrowed?				
Are you a co-maker or endorser on a note?				

* The lender may require business credit report, signed Federal Income Tax returns for last two years; and, if available, audited Profit and Loss Statements plus balance sheet for same period.
 ** All Present Monthly Housing Expenses of Borrower and Co-Borrower should be listed on a combined basis.
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If the Co-Borrower section has been completed, this section should be completed giving information about both the Borrower and the Co-Borrower. Please mark Borrower-related information with a "B" and Co-Borrower with a "C".

Completed Jointly Not Completed Jointly

ASSETS

LIABILITIES AND PLEDGED ASSETS

Indicate by (*) those liabilities or pledged assets which will be satisfied upon sale of real estate owned or upon refinancing of subject property.

STATEMENT OF ASSETS AND LIABILITIES

Description	Cash or Market Value	Creditor's Name, Address and Account Number	Acct. Name If Not Borrower's	Mo. Pmt. and Mos. Left to Pay	Unpaid Balance
Cash Deposit Toward Purchase Held By	\$	Installment Debts (Include "revolving" charge accounts)		\$ Pmt/Mos.	\$
		Co. Acct. No.			
Checking and Savings Accounts (Show Names of Institutions-Account Numbers) Bank, S & L or Credit Union.		Addr. City Co. Acct. No.		/	
Addr. City Acct. No. Bank, S & L or Credit Union		Addr. City Co. Acct. No.		/	
Addr. City Acct. No. Bank, S & L or Credit Union		Addr. City Co. Acct. No.		/	
Addr. City Acct. No. Bank, S & L or Credit Union		Addr. City Co. Acct. No.		/	
Addr. City Acct. No. Bank, S & L or Credit Union		Addr. City Co. Acct. No.		/	
Other Debts including Stock Pledges					
Stocks and Bonds (No./Description)				/	
Real Estate Loans		Co. Acct. No.			
Life Insurance Net Cash Value		Addr. City			
Face Amount \$					
Subtotal Liquid Assets		Co. Acct. No.			
Real Estate Owned (enter Market Value from Schedule of Real Estate Owned)		Addr. City			
Vested Interest in Retirement Fund		Automobile Loans	Acct. No.		
Net worth of Business Owned (ATTACH FINANCIAL STATEMENT)		Co. Addr. City		/	
Automobiles Owned (Make and Year)		Co. Addr. City	Acct. No.		
Furniture and Personal Property		City		/	
Other Assets (Itemize)		Alimony/Child Support/Separate Maintenance Payments Owed to		/	
		Total Monthly Payments		\$	
Total Assets	A	Net Worth (A minus B) \$		Total Liabilities	B
	\$				\$

SCHEDULE OF REAL ESTATE OWNED (If Additional Properties Owned Attach Separate Schedule)

Address of Property (Indicate 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	Taxes, Ins. Maintenance and Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
TOTALS		\$	\$	\$	\$	\$	\$

LIST PREVIOUS CREDIT REFERENCES

B - Borrower C - Co-Borrower	Creditor's Name and Address	Account Number	Purpose	Highest Balance	Date Paid
				\$	

List any additional names under which credit has previously been received _____

NOTICE - JOINT CREDIT: We intend to apply for joint credit. (Initials) _____

AGREEMENT: The undersigned applies for the loan indicated in this application to be secured by a first mortgage or deed of trust on the property described herein, and represents that the property will not be used for any illegal or restricted purpose, and that all statements made in this application are true and are made for the purpose of obtaining the loan. Verification may be obtained from any source named in this application. The original or a copy of this application will be retained by

the lender, even if the loan is not granted. The undersigned intend or do not intend to occupy the property as their primary residence.

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 1014.

Date _____ Date _____

Borrower's Signature

Co-Borrower's Signature

TO BE COMPLETED BY INTERVIEWER

This application was taken by:

- face to face interview
- by mail
- by telephone
- by internet

Interviewer

Name of Interviewer's Employer

Interviewer's Phone Number

Address of Interviewer's Employer