



### 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 will not be used as a basis for loan qualification, but his or her liabilities must be considered because the 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.

#### I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for:	<input type="checkbox"/> VA	<input type="checkbox"/> Conventional	<input type="checkbox"/> Other:	Agency Case Number	Lender Case No.
	<input type="checkbox"/> FHA	<input type="checkbox"/> FmHA			
Amount	Interest Rate	No. of Months	Amortization Type:	Fixed Rate	Other (explain):
\$ <u>loan amount requested</u>	%		<input type="checkbox"/> GPM	<input type="checkbox"/> ARM (type):	

#### II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & zip code)	No. of Units
(where property located)	
Legal Description of Subject Property (attach description if necessary)	Year Built
(e.g. Lt 1, Block 2, Luana, Clayton Co., IA)	

Purpose of Loan	Property will be:
<input type="checkbox"/> Purchase	<input type="checkbox"/> Primary Residence
<input type="checkbox"/> Refinance	<input type="checkbox"/> Secondary Residence
<input type="checkbox"/> Construction	<input type="checkbox"/> Investment
<input type="checkbox"/> Other (explain):	
Construction-Permanent	

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
\$	\$	\$			

Title will be held in what Name(s)	Manner in which Title will be held	Estate will be held in:
(e.g. John Doe & Mary Doe)	(e.g. husband & wife)	<input type="checkbox"/> Fee Simple
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)		<input type="checkbox"/> Leasehold (show expiration date)

#### 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)			
(e.g.) John F Doe				(e.g.) Mary J Doe			
Social Security Number	Home Phone (incl. area code)	Age	Yrs. School	Social Security Number	Home Phone (incl. area code)	Age	Yrs. School
111-11-1111	(319) 999-9999	40	16	222-22-2222	(same)	38	14
<input checked="" type="checkbox"/> Married	<input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower) no. ages		<input checked="" type="checkbox"/> Married	<input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower) no. ages	
<input type="checkbox"/> Separated		2 10, 7		<input type="checkbox"/> Separated		(same)	
Present Address (street, city, state, zip code)	<input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent	No. Yrs.		Present Address (street, city, state, zip code)	<input type="checkbox"/> Own <input type="checkbox"/> Rent	No. Yrs.	
111 Main Street		4					
Anywhere, IA 00000							

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

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

#### IV. EMPLOYMENT INFORMATION

Borrower			Co-Borrower		
Name & Address of Employer	<input checked="" type="checkbox"/> Self Employed	Yrs. on this job	Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job
John's Repair		15	Casey's		12
111 Main St		Yrs. employed in this line of work/profession	Anywhere, IA		Yrs. employed in this line of work/profession
Anywhere, IA		15			12
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
owner/operator	319-999-9999		clerk		

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	<input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer	<input checked="" type="checkbox"/> Self Employed	Dates (from - to)
					1990 to current
		Monthly Income			Monthly Income
		\$			\$ 800
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
			day care provider		
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)
		Monthly Income			Monthly Income
		\$			\$
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	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*	\$ 2,500	\$ 520	\$ 3,020	Rent	\$ 0	
Overtime (eg.)				First Mortgage (P&I)	eg. 350	\$ 450
Bonuses				Other Financing (P&I)	400	400
Commissions				Hazard Insurance	25	25
Dividends/Interest				Real Estate Taxes	50	75
Net Rental Income				Mortgage Insurance		
OTHER (before completing, see the notice in "describe other income," below)		800 daycare		Homeowner Assn. Dues		
Total!	\$ 2,500	\$ 1,320	\$ 3,820	Other:		

\*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
N/A	\$

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 spouse, this Statement and supporting schedules must be completed about that spouse also.

Completed  Jointly  Not Jointly

ASSETS	Cash or Market Value	LIABILITIES	Monthly Payt. & Mos. Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:	\$	(e.g.) GMAC	\$ 200/mo	\$ 5000
List checking and savings accounts below		98 Chevy Lumina		
Name and address of Bank, S&L, or Credit Union		Acct. no.		
Anywhere Bank		Name and address of Company	\$ Payt./Mos.	\$
Acct. no. ekg	\$ 1500	student loan	100/mo	1500
Name and address of Bank, S&L, or Credit Union		Acct. no.		
Acct. no. sav	\$ 3000	Name and address of Company	\$ Payt./Mos.	\$
Name and address of Bank, S&L, or Credit Union		credit card	100/mo	1000
Acct. no.	\$	Acct. no.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Anywhere Bank	350/mo	20,000
Name and address of Bank, S&L, or Credit Union		mortgage loan		
Acct. no.	\$	Acct. no.		
Stocks & Bonds (Company name/number & description)	\$ 500	Name and address of Company	\$ Payt./Mos.	\$
EE bonds		Acct. no.		
Life insurance net cash value	\$ 3000	Name and address of Company	\$ Payt./Mos.	\$
Face amount: \$ 100,000		Acct. no.		
Subtotal Liquid Assets	\$ 8000	Name and address of Company	\$ Payt./Mos.	\$
Real estate owned (enter market value from schedule of real estate owned)	\$ 65,000	Acct. no.		
Vested interest in retirement fund	\$ 25,000	Name and address of Company	\$ Payt./Mos.	\$
Net worth of business(es) owned (attach financial statement)	\$ 40,000	Acct. no.		
Automobiles owned (make and year)	\$ 10,000	Name and address of Company	\$ Payt./Mos.	\$
'98 Chevy Lumina		Acct. no.		
'90 F150	\$ 2000	Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
Other Assets (itemize)	\$ 5000	Job Related Expense (child care, union dues, etc.)	\$	
household property,		Total Monthly Payments	\$	
computer		Net Worth (a minus)	\$ 127,500	Total Liabilities b. \$ 27,500
Total Assets a.	\$ 155,000			

EXAMPLE

VI. ASSETS AND LIABILITIES (cont.)

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

Table with columns: Property Address, Type of Property, Present Market Value, Amount of Mortgages & Liens, Gross Rental Income, Mortgage Payments, Insurance, Maintenance, Taxes & Misc., Net Rental Income. Row 1: 111 Main St Anywhere IA, dwelling PS, \$65,000, \$20,000, N/A, \$350, \$, \$.

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

Table with columns: Alternate Name, Creditor Name, Account Number.

VII. DETAILS OF TRANSACTION

VIII. DECLARATIONS

Form with two columns: Transaction details (a-p) and Declarations (a-m). Includes checkboxes for 'Yes/No' and handwritten marks.

IX. ACKNOWLEDGMENT AND AGREEMENT

The undersigned specifically acknowledge(s) and agree(s) that: (1) the loan requested by this application will be secured by a first mortgage or deed of trust on the property described herein; (2) the property will not be used for any illegal or prohibited purpose or use; (3) all statements made in this application are made for the purpose of obtaining the loan indicated herein; (4) occupation of the property will be as indicated above; (5) verification or reverification of any information contained in the application may be made at any time by the Lender, its agents, successors and assigns, either directly or through a credit reporting agency, from any source named in this application, and the original copy of this application will be retained by the Lender, even if the loan is not approved; (6) the Lender, its agents, successors and assigns will rely on the information contained in the application and I/we have a continuing obligation to amend and/or supplement the information provided in this application if any of the material facts which I/we have represented herein should change prior to closing; (7) in the event my/our payments on the loan indicated in this application become delinquent, the Lender, its agents, successors and assigns, may, in addition to all their other rights and remedies, report my/our name(s) and account information to a credit reporting agency; (8) ownership of the loan may be transferred to successor or assign of the Lender without notice to me and/or the administration of the loan account may be transferred to an agent, successor or assign of the Lender with prior notice to me; (9) the Lender, its agents, successors and assigns make no representations or warranties, express or implied, to the Borrower(s) regarding the property, the condition of the property, or the value of the property.

Right to Receive Copy of Appraisal: I/we have the right to a copy of the appraisal report used in connection with this application for credit. To obtain a copy, I/we must send Lender a written request at the mailing address Lender has provided. Lender must hear from me/us no later than 90 days after Lender notifies me/us about the action taken on this application, or I/we withdraw this application.

Certification: I/we certify that the information provided in this application is true and correct as of the date set forth opposite my/our signature(s) on this application and acknowledge my/our understanding that any intentional or negligent misrepresentation(s) of the information contained in this application may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq. and liability for monetary damages to the Lender, its agents, successors and assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation which I/we have made on this application.

Signature lines for Borrower and Co-Borrower with Date fields.

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 neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish it, under Federal regulations this Lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the above 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.)

Form for Race/National Origin and Sex information for Borrower and Co-Borrower.

Form for Interviewer information: Name, Address, Signature, Date, Phone Number.

APPLICANT'S NAME AND CURRENT ADDRESS	APPLICATION SUBMITTED TO (AND THESE DISCLOSURES MADE BY): <b>LUANA SAVINGS BANK</b> 302 MAIN ST PO BOX 68 LUANA, IA 52156	Application Number _____ Application Received _____ By <input type="checkbox"/> Mail <input type="checkbox"/> In Person Date of Disclosure _____
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**SERVICING DISCLOSURE STATEMENT**

NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED. FEDERAL LAW GIVES YOU CERTAIN RELATED RIGHTS. IF YOUR LOAN IS MADE, SAVE THIS STATEMENT WITH YOUR LOAN DOCUMENTS. SIGN THE ACKNOWLEDGMENT AT THE END OF THIS STATEMENT ONLY IF YOU UNDERSTAND ITS CONTENTS.

Because you are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. §2601 *et seq.*) you have certain rights under that Federal law.

This statement tells you about those rights. It also tells you what the chances are that the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest and escrow account payments, if any. If your loan servicer changes, there are certain procedures that must be followed. This statement generally explains those procedures.

**Transfer Practices and Requirements**

If the servicing of your loan is assigned, sold, or transferred to a new servicer, you must be given written notice of that transfer. The present loan servicer must send you notice in writing of the assignment, sale or transfer of the servicing not less than 15 days before the effective date of the transfer. The new loan servicer must also send you notice within 15 days after the effective date of the transfer. The present servicer and the new servicer may combine this information in one notice, so long as the notice is sent to you 15 days before the effective date of transfer. The 15 day period is not applicable if a notice of prospective transfer is provided to you at settlement. The law allows a delay in the time (not more than 30 days after a transfer) for servicers to notify you, upon the occurrence of certain business emergencies.

Notices must contain certain information. They must contain the effective date of the transfer of the servicing of your loan to the new servicer, and the name, address, and toll-free or collect call telephone number of the new servicer, and toll-free or collect call telephone numbers of a person or department for both your present servicer and your new servicer to answer your questions. During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

**Complaint Resolution**

Section 6 of RESPA (12 U.S.C. §2605) gives you certain consumer rights, *whether or not your loan servicing is transferred*. If you send a "qualified written request" to your servicer, your servicer must provide you with a written acknowledgment within 20 Business Days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and the information regarding your request. Not later than 60 Business Days after receiving your request, your servicer must make any appropriate corrections to your account, or must provide you with a written clarification regarding any dispute. During this 60-Business Day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request.

A Business Day is any day in which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

**Damages and Costs**

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section.

**Servicing Transfer Estimates**

- The following is the best estimate of what will happen to the servicing of your mortgage loan:
  - We may assign, sell or transfer the servicing of your loan while the loan is outstanding. We are able to service your loan, and we  will  will not  haven't decided whether to service your loan.
  - We do not service mortgage loans ( and we have not serviced mortgaged loans in the past three years). We presently intend to assign, sell or transfer the servicing of your mortgage loan. You will be informed about your servicer.
  - We assign, sell or transfer the servicing of some of our loans while the loan is outstanding depending on the type of loan and other factors. For the program for which you have applied, we expect to  sell all of the mortgage servicing  retain all of the mortgage servicing  assign, sell or transfer \_\_\_\_\_ % of the mortgage servicing.
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- For all the first lien mortgage loans that we make in the 12 month period after your mortgage loan is funded, we estimate that the percentage of such loans for which we will transfer servicing is between:
 

\_\_\_\_\_  0 to 25% \_\_\_\_\_ 26 to 50% \_\_\_\_\_ 51 to 75% \_\_\_\_\_ 76 to 100%

This estimate  does  does not include assignments, sales or transfers to affiliates or subsidiaries. This is only our best estimate and it is not binding. Business conditions or other circumstances may affect our future transferring decisions.
- We have previously assigned, sold or transferred the servicing of first lien mortgage loans.
  - This is our record of transferring the servicing of the first lien mortgage loans we have made in the past three years. The percentages have been rounded to the nearest quartile - 0%, 25%, 50%, 75% or 100%.
 

\_\_\_\_\_ 1997 - \_\_\_\_\_ 0 %    \_\_\_\_\_ 1998 - \_\_\_\_\_ 0 %    \_\_\_\_\_ 1999 - \_\_\_\_\_ 0 %

 (This information  does  does not include assignments, sales or transfers to affiliates or subsidiaries.)

**ACKNOWLEDGMENT OF MORTGAGE LOAN APPLICANT**

I/we have read this disclosure form, and understand its contents, as evidenced by my/our signature(s) below. I/we understand that this acknowledgment is a required part of the mortgage loan application.

\_\_\_\_\_  
APPLICANT

\_\_\_\_\_  
CO-APPLICANT

\_\_\_\_\_  
DATE