

Uniform Residential Loan Application

Instructions for completing

Lender: **State Bank of Bement - Monticello Branch**
1927 North Market St.
P.O. Box 498
Monticello, IL. 61856-0498

IMPORTANT APPLICANT INFORMATION: Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. 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.

YOU CAN USE THIS INSTRUCTION SHEET TO HELP YOU COMPLETE THE ATTACHED APPLICATION. ONCE YOU HAVE COMPLETED THE APPLICATION, SIMPLY RETURN IT TO YOUR LENDER AT THE ADDRESS LISTED ABOVE.

****Joint Credit Acknowledgement:** Please sign here to acknowledge that you intend to apply for joint credit.

I. **TYPE OF MORTGAGE AND TERMS OF LOAN** Please leave blank until you have reviewed this with your loan representative.

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

- A. **SUBJECT PROPERTY ADDRESS** - Enter the property street address, city, state, and zip code.
- B. **NUMBER OF UNITS** - Enter the number of units for this property (e.g., 1 = single family house, condominium or townhouse; 2 = duplex).
- C. **LEGAL DESCRIPTION OF SUBJECT PROPERTY** - Enter the legal description (lot, block and subdivision; metes and bounds; or registered land survey). Include the county, if known.
- D. **YEAR BUILT** - Enter the month and year the improvement to the real estate was built.
- E. **PURPOSE OF LOAN** - Check the box next to your purpose for obtaining the loan.
- F. **PROPERTY WILL BE** - Check the appropriate box as to whether the real estate being financed will be your primary residence, secondary residence or investment property.

Complete items G through L if this loan involves Construction or Construction-Permanent financing.

- G. **YEAR LOT ACQUIRED** - Enter month and year you acquired the lot.
- H. **ORIGINAL COST** - Enter the original cost of the lot.
- I. **AMOUNT EXISTING LIENS** - Enter the amount of existing money owed on the lot, if any.
- J. **PRESENT VALUE OF LOT** - Enter the present value of the lot.
- K. **COST OF IMPROVEMENTS** - Enter the cost of improvements already made to the lot and/or the estimated cost of any improvements to be made to the lot.
- L. **TOTAL (a + b)** - Add the figures of line J and K.

Complete items M through Q if this loan involves a refinancing of an existing loan.

- M. **YEAR ACQUIRED** - Enter the month and year you acquired the property.
- N. **ORIGINAL COST** - Enter the original cost of obtaining the property.
- O. **AMOUNT EXISTING LIENS** - Enter the amount of existing money owed on the property.
- P. **PURPOSE OF REFINANCE** - Enter your reason for requesting this loan.
- Q. **DESCRIBE IMPROVEMENTS** - Enter the nature and estimated cost of any improvements made or to be made to the property.
- R. **TITLE WILL BE HELD IN WHAT NAME(S)** - Enter exactly how you want your name(s) to appear on the deed of trust/mortgage deed.
- S. **MANNER IN WHICH TITLE WILL BE HELD** - Enter how you want to hold title to the property (e.g., as joint tenants or as tenants in common).
- T. **ESTATE WILL BE HELD IN** - Check the "Fee Simple" box if your interest in the property was acquired through a deed. If you acquired or will be acquiring your interest through a lease, check the "Leasehold" box and show the year your leasehold interest in the property will expire.
- U. **SOURCE OF DOWN PAYMENT, SETTLEMENT CHARGES** - Show your source(s) for the down payment required to purchase the property and show your source(s) of payment for settlement charges. Disclose any subordinate financing you will use to purchase the property.

III. **BORROWER INFORMATION** (Complete the following information for the Borrower and all Co-Borrowers)

- A. **BORROWER'S NAME** - Enter your complete legal name.
- B. **SOCIAL SECURITY NUMBER** - Enter your social security number.
- C. **HOME PHONE** - Enter your complete home phone number.
- D. **DATE OF BIRTH** - Enter your date of birth.
- E. **YEARS OF SCHOOL** - Enter the number of years of schooling. Begin with grade one of elementary school.
- F. **MARITAL STATUS** - Check box next to your present marital status.
- G. **DEPENDENTS** - List the number and age(s) of your dependents. Do not list any dependent that also will be listed by another borrower for this loan.
- H. **PRESENT ADDRESS** - Enter your complete present address. Include your mailing address, if different from your present address.
- I. **OWN OR RENT** - Check box to show whether you own or rent your present residence.
- J. **NUMBER OF YEARS** - Enter the number of years you have lived at your present address.

Complete the remainder of this section only if you have been residing at your present address for less than two years. You must list all your residences for the past two years. Use the continuation sheet on the back of this application if you need more space. Enter the information requested, using the instructions found in Section III H-J.

IV. **EMPLOYMENT INFORMATION** (Complete the following information for the Borrower and all Co-Borrowers)

- A. **NAME AND ADDRESS OF EMPLOYER** - Enter the name and complete address of your Employer.
- B. **SELF-EMPLOYED** - Check this box if you are self-employed.
- C. **YEARS ON THIS JOB** - Enter the number of years you have been employed by this employer.
- D. **YEARS EMPLOYED IN THIS LINE OF WORK/PROFESSION** - Enter the number of years you have been employed in this line of work.
- E. **POSITION/TITLE/TYPE OF BUSINESS** - Enter your position or title with your employer and the type of business.
- F. **BUSINESS PHONE** - Enter your complete business phone number.

Complete the remainder of this section only if you have been employed at your present job for less than two years or if you are currently employed in more than one position. Enter the information requested using the instructions found in Section IV A-F.

V. **MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION** (Complete the following information for the Borrower and all Co-Borrowers. Add the Borrower and Co-Borrower amounts together to give you your figures for the total column.)

Gross Monthly Income

- A. **BASE EMPLOYMENT INCOME** - Enter your monthly income.
- B. **OVERTIME** - Enter your monthly overtime income.
- C. **BONUSES** - Enter your monthly bonus income.
- D. **COMMISSIONS** - Enter your monthly commission income.
- E. **DIVIDEND/INCOME** - Enter your monthly dividend or interest income.
- F. **NET RENTAL INCOME** - Enter your monthly net rental income.
- G. **OTHER** - Enter any other monthly income. Any figure entered in this column must be described in the area below.
- H. **TOTAL** - Enter your total monthly income. Add each column to figure Borrower, Co-Borrower and Combined total monthly income.
- I. **DESCRIBE OTHER INCOME** - Describe your source of income for amounts you listed on line G of this section. Indicate with a "B" or a "C" if the income is from the Borrower or the Co-Borrower.

Combined Monthly Housing Expenses

In the "Present" column, enter the information with regards to your existing primary residence. Your loan representative will complete the "Proposed" column.

VI. ASSETS AND LIABILITIES

ASSETS

- A. COMPLETED JOINTLY/NOT JOINTLY - Check the box that describes how assets and liabilities are related to the Borrower and Co-Borrower. Check "Jointly" if both applicants' assets and liabilities will be disclosed by completion of this section. Check "Not Jointly" if only the Borrower's or the Co-Borrower's assets will be disclosed by completion of this section. The box must be checked "Jointly" if the Co-Borrower is a spouse.
- B. CASH DEPOSIT TOWARD PURCHASE - Enter the name of the person or the company holding the earnest money that will be used for the purchase of the subject property.
- C. CASH OR MARKET VALUE - Enter the amount of this cash deposit.
- D. LIST CHECKING AND SAVINGS ACCOUNTS - Enter name and mailing address of any bank, savings and loan, or credit union where you have an account.
- E. ACCOUNT NUMBER - Enter your account number.
- F. DOLLAR AMOUNT - Enter the cash value of the account.
- G. STOCK AND BONDS - Enter the name and address of your Broker.
- H. DOLLAR AMOUNT - Enter the cash value for each listed item.
- I. LIFE INSURANCE/NET CASH VALUE - Enter your present net cash value of all your life insurance policies. This amount is what you may borrow against your life insurance policy.
- J. FACE AMOUNT - Enter the death benefit value of your life insurance policy.
- K. SUBTOTAL LIQUID ASSETS - Enter the total amount of all items you have listed as assets.
- L. REAL ESTATE VALUE - Enter the value of all real estate listed on "Schedule of Real Estate Owned" on page 3 of this application.
- M. VESTED INTEREST IN RETIREMENT ACCOUNT - Enter the amount of your retirement account.
- N. NET WORTH OF BUSINESS(ES) OWNED - Enter the net worth of any business(es) you own.
- O. AUTOMOBILES OWNED - Enter the year and make of each automobile you own.
- P. DOLLAR OR MARKET VALUE - Enter the market value of each automobile you own.
- Q. OTHER ASSETS - List any other assets that you own.
- R. DOLLAR AMOUNT - Enter the value of these other assets.
- S. TOTAL ASSETS - Enter the total value of listed assets.

LIABILITIES

- T. NAME AND ADDRESS - Enter the name and mailing address of each company to whom you owe a debt.
- U. ACCOUNT NUMBER - Enter the number of your account.
- V. PAYMENT, REMAINING MONTHS - Enter your monthly payment on each debt and the number of months remaining to pay off this debt.
- W. UNPAID BALANCE - Enter remaining debt balance on each account.
- X. ALIMONY/CHILD SUPPORT - Enter the name of the person receiving alimony, child support or separation maintenance payments from you.
- Y. DOLLAR AMOUNTS - Enter the monthly amounts of these alimony, child support or separation maintenance payments.
- Z. JOB RELATED EXPENSES - Enter any expenses that are related to your job (e.g., child care, union dues, professional fees).
- AA. DOLLAR AMOUNT - Enter the monthly dollar amount of these job related expenses.
- AB. TOTAL MONTHLY PAYMENTS - Enter the total amount of all listed monthly payments.
- AC. TOTAL LIABILITIES - Enter the total of all remaining unpaid balances.
- AD. NET WORTH - Enter the figure derived from subtracting total liabilities from total assets.
- AE. SCHEDULE OF REAL ESTATE OWNED - Enter complete property address of all property you own.
- AF. STATUS OF PROPERTY - For each property listed, show its current status; "S" if sold, "PS" if presently listed for sale, and "R" if the property is currently being rented or will be rented.
- AG. TYPE OF PROPERTY - Enter what type of property you own (e.g., condominium, townhouse, single family detached, etc.).
- AH. PRESENT MARKET VALUE - Enter the present market value of the property.
- AI. AMOUNT OF MORTGAGE AND LIENS - Enter the total amount of all liens against this property.
- AJ. GROSS RENTAL INCOME - Enter the total amount of rental income received from this property.
- AK. MORTGAGE PAYMENTS - Enter the monthly principal and interest payment for each lien on this property.
- AL. INSURANCE, MAINTENANCE, TAXES AND MISC. - Enter the monthly dollar amount you pay for insurance, maintenance, taxes and any miscellaneous expense associated with this property.
- AM. NET RENTAL INCOME - Subtract mortgage payments, insurance, taxes, maintenance, and miscellaneous costs from the gross rental income to derive your net rental income.
- AN. COLUMN TOTALS - Add each column and enter the total.
- AO. ADDITIONAL NAME FOR CREDIT - List any other names under which you have previously received credit, along with the creditor's name and your account number.

VII. DETAILS OF TRANSACTIONS - Your loan representative will complete this section.

VIII. DECLARATIONS

Answer "Yes" or "No" to each question, as appropriate. If you answer "Yes" to any of these questions, include an explanation of the "Yes" answer with your application. For example, if you answer "Yes" to declaring bankruptcy within the past 7 years, include:

- A letter explaining why it was necessary to file bankruptcy.
- A certified copy of the "discharge from bankruptcy."
- A certified copy of petition showing assets and liabilities involved.

IX. ACKNOWLEDGMENT AND AGREEMENT

- A. SIGNATURE AND DATE - Sign and date form after reading the statement contained in Section IX.

X. INFORMATION FOR GOVERNMENT MONITORING

Complete this section should you wish to furnish this information to the Federal Government.

- A. DO NOT WISH TO FURNISH - Check this box if you do not want to furnish the race/national origin and sex information.
- B. ETHNICITY - Check appropriate box.
- C. RACE - Check appropriate box.
- D. SEX - Check appropriate box.
- E. TO BE COMPLETED BY LOAN ORIGINATOR - Your loan representative will provide this information.

XI. CONTINUATION SHEET - PAGE 4

Enter Borrower and Co-Borrower name. Use this space for answers to the application that required additional explanation. Sign and date the bottom of the form.

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

Mortgage Applied for:	<input type="checkbox"/> VA	<input type="checkbox"/> Conventional	<input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number
	<input type="checkbox"/> FHA	<input type="checkbox"/> USDA/Rural Housing Service			
Amount	Interest Rate	No. of Months	Amortization Type:	<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):		Property will be:
	<input type="checkbox"/> Refinance	<input type="checkbox"/> Construction-Permanent			<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	
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)			
Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School	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)	Dependents (not listed by Co-Borrower) no. ages		<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower) no. ages	
<input type="checkbox"/> Separated				<input type="checkbox"/> Separated			
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) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.				Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.			

IV. EMPLOYMENT INFORMATION

Borrower	Co-Borrower		
Name & Address of Employer <input type="checkbox"/> Self Employed		Name & Address of Employer <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 <input type="checkbox"/> Self Employed		Name & Address of Employer <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 <input type="checkbox"/> Self Employed		Name & Address of Employer <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:		
Total	\$	\$	\$	Total	\$	\$

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

B/C	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.	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	Monthly Payment & Months Left to Pay	Unpaid Balance
Description		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.		
Cash deposit toward purchase held by:	\$	Name and address of Company	\$ Payment/Months	\$
List checking and savings accounts below		Acct. no.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$	Acct. no.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$	Acct. no.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$	Acct. no.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$	Acct. no.		
Stocks & Bonds (Company name/number & description)	\$	Name and address of Company	\$ Payment/Months	\$
Life insurance net cash value	\$	Acct. no.		
Face amount: \$		Name and address of Company	\$ Payment/Months	\$
Subtotal Liquid Assets	\$	Acct. no.		
Real estate owned (enter market value from schedule of real estate owned)	\$	Name and address of Company	\$ Payment/Months	\$
Vested interest in retirement fund	\$	Acct. no.		
Net worth of business(es) owned (attach financial statement)	\$	Name and address of Company	\$ Payment/Months	\$
Automobiles owned (make and year)	\$	Acct. no.		
Other Assets (itemize)	\$	Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
		Job-Related Expense (child care, union dues, etc.)	\$	
		Total Monthly Payments	\$	
Total Assets a.	\$	Net Worth (a minus b)	\$	Total Liabilities b.

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:	
Co-Borrower:	

Agency Case Number:	
Lender Case Number:	

NMLS Originator ID #798451

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:	Date
X		X	

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: _____