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 VA Conventional Other (explain) Agency Case Number Lender Case Number Mortgage Applied for: USDA/Rural Housing Service FHA Fixed Rate Other (explain): Amount Interest Rate No. of Months Amortization Type: ARM (type): GPM PROPERTY INFORMATION AND PURPOSE OF LOAN Subject Property Address (street, city, state, & ZIP) No. of Units Year Built Legal Description of Subject Property (attach description if necessary) Property will be: Purchase Construction Other (explain): Purpose of Loan Secondary Residence Construction-Permanent Investment Complete this line if construction or construction-permanent loan. (a) Present Value of Lot Total (a + b) Original Cost Amount Existing Liens (b) Cost of Improvements Complete this line if this is a refinance loan. made to be made Year Acquired Amount Existing Liens Purpose of Refinance Describe Improvements Title will be held in what Name(s) Manner in which Title will be held Estate will be held in: Fee Simple 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 Yrs. School Social Security Number Yrs. School Married Dependents (not listed by Co-Borrower) Married ndents (not listed by Borrower) Unmarried (include single, divorced, widowed) Separated Separated no. Rent Rent Present Address (street, city, state, ZIP) Own Present Address (street, city, state, ZIP) 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 follow Former Address (street, city, state, ZIP) ing[.] Rent Rent No. Yrs Former Address (street, city, state, ZIP) No. Yrs. Borrower IV. EMPLOYMENT INFORMATION Co-Borrower Self Employed Self Employed Name & Address of Employe Name & Address of Employer 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 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: Self Employed Self Employed Name & Address of Employer 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) Self Employed Self Employed Name & Address of Employer Name & Address of Employer Dates (from - to) 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. MON	I HLY INCOME AN	ID 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		
let Rental Income				Mortgage Insurance		
Other (before completing,				Homeowner Assn. Dues		
ee the notice in "describe ther income," below)				Other:		
otal	\$	\$	\$	Total	\$	\$
Self Employed Borrov Describe Other Inc	., .	if the	ony, child support,	inancial statements. or separate maintenance in o-Borrower (C) does not ch		
3/C						Monthly Amoun
						\$

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. 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 **ASSETS** Description upon refinancing of the subject property. \$ Cash deposit toward purchase held by: Monthly Payment & Months Left to Pay LIABILITIES **Unpaid Balance** \$ Payment/Months \$ Name and address of Company List checking and savings accounts below Name and address of Bank, S&L, or Credit Union Acct. no. Name and address of Company \$ Payment/Months \$ Acct. no. Name and address of Bank, S&L, or Credit Union Acct. no. \$ Payment/Months Name and address of Company Name and address of Bank, S&L, or Credit Union Acct. no. Name and address of Company \$ Payment/Months \$ Acct. no. Name and address of Bank, S&L, or Credit Union Name and address of Company \$ Payment/Months Acct. no. \$ Stocks & Bonds (Company name/number description) \$ Name and address of Company \$ Payment/Months \$ Face amount: \$ **Subtotal Liquid Assets** 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) \$ \$ Alimony/Child Support/Separate Maintenance Payments Owed to: Other Assets (itemize) \$ \$ Job-Related Expense (child care, union dues, etc.) Total Monthly Payments Net Worth (a minus b) Total Assets a. Total Liabilities b.

			VI. ASSE	TS AN	ID LIABIL	ITIES (cont.)					
Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)											
Property Address (enter or R if rental being held f	S if sold, PS if pending sale for income)	↓	Type of Property		Present rket Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Maintenance, Taxes & Misc.	Net Rental Income	
				\$		\$	\$	\$	\$	\$	
-											
Totals			\$		\$	\$	\$	\$	\$		
•	List any additional names under which credit has previously been received and indicate ap				•	s) and account numbe	r(s):	Ac	count Number		
Alternate Name Creditor N								7.0			
VII	DETAILS OF TRAN	ISACTION	•	***************************************		VAII	DECLAD/	SIANT			
a. Purchase price	DETAILS OF INAL	If you	VIII. DECLARATIONS If you answer "Yes" to any questions a through i, please Borrower Co-Borrower								
b. Alterations, improven	ments, repairs	*			use continuation sheet for explanation.						
c. Land (if acquired sepa	arately)			a. Are	a. Are there any outstanding judgments against you?						
d. Refinance (incl. debts	, ,			b. На	b. Have you been declared bankrupt within the past 7 years?						
e. Estimated prepaid iter					ve you had propered in the last 7	erty foreclosed upon o years?	or given title or dee	d in lieu	⊔ _		
g. PMI, MIP, Funding Fe	f. Estimated closing costs a. PMI, MIP. Funding Fee			d. Are	e you a party to	a lawsuit?					
h. Discount (if Borrower						or indirectly been oblig or of title in lieu of fore			Ц		
i. Total costs (add items	s a through h)			(Th	nis would include provement loans	such loans as home , educational loans, m	mortgage loans, SE anufactured (mobil	BA loans, home e) home loans,			
j. Subordinate financing				an pro	any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA						
Borrower's closing co Other Credits (explain)				f. Are	case number, if any, and reasons for the action.) f. Are you presently delinquent or in default on any Federal debt						
i. Other Credits (explain)				loan, mortgage, financial obligation, bond, or loan guarante If "Yes," give details as described in the preceding questio					_ _		
				g. Are	e you obligated to	o pay alimony, child s	support, or separate	maintenance?	Ц		
m. Loan amount (exclud	de PMI, MIP, ed)					own payment borrow					
n. PMI, MIP, Funding Fe	ee financed			┨							
o. Loan amount (add m	& n)			7	you a U.S. citiz	en? nt resident alien?			Ц		
(. ,					ccupy the property as	your primary resid	ence?			
						question m below.	property in the less	t three veere?	п		
p. Cash from/to Borrow o from i)	p. Cash from/to Borrower (subtract j,k,I & o from i)			(1) \	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)?				-		
				(<u>2</u>) 1	(2) How did you hold title to the home by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?					-	
		iX.	ACKNOW	/LEDG	MENT AN	ID AGREEME	:NT			· · · · · · · · · · · · · · · · · · ·	
that: (1) the information	specifically represents to Lende provided in this application is to	ue and correct	as of the date s	et forth on	posite my signat	ure and that any inter	ntional or negligent	misrepresentation	on of this information	n contained in	
criminal penalties includi	ult in civil liability, including moning, but not limited to, fine or im	nrisonment or h	ooth under the n	rovisions r	of Title 18 I Inite	d States Code Sec. 1	001 et sea · (2) t	the loan requeste	d nursuant to this :	annlication (the	
this application, are mad- retain the original and/or	by a mortgage or deed of trust of the for the purpose of obtaining a tran electronic record of this app	residential mort lication, whethe	gage loan; (5) or or not the Loa	the proper in is appro	ty will be occupied to the control of the control o	ed as indicated in this order and its agents, br	application; (6) the okers, insurers, ser	e Lender, its servicers, successo	vicers, successors ors, and assigns may	or assigns may continuously	
rely on the information of	contained in the application, and losing of the Loan; (8) in the evue relating to such delinquency,	I am obligated t	to amend and/or	r suppleme	nt the informatio	n provided in this apr	olication if any of th	e material facts	that I have represe	nted herein	
account may be transfer express or implied, to me	red with such notice as may be e regarding the property or the o	required by law condition or valu	r; (10) neither L ie of the proper	.ender nor ty; and (11	its agents, broke) my transmissic	rs, insurers, servicers on of this application a	, successors or ass as an "electronic re	signs has made a cord" containing	ny representation on my "electronic sign	or warranty, nature" as those	
enforceable and valid as	licable federal and/or state laws if a paper version of this applica	ition were delive	ered containing	my origina	l written signatu	re.	· ·				
Acknowledgment. Each obtain any information o	of the undersigned hereby acknown data relating to the loan, for a	owledges that a ny legitimate bu	any owner of the siness purpose	e Loan, its through an	servicers, succes y source, includi	ssors and assigns, ma ng a source named in	y verify or reverify this application or	any information a consumer repo	contained in this a rting agency.	pplication or	
Borrower's Signature			Date		Co-Borroy	wer's Signature			Date)	
X					X						
A											
	X. IN	IFORMAT	ION FOR	GOVE	RNMENT	MONITORIN	IG PURPOS	ES			
The following informatio	on is requested by the Federal Gore laws. You are not required to	overnment for co	ertain types of I	oans relate	ed to a dwelling in ged to do so. Th	n order to monitor the	e lender's complian	ce with equal cre	edit opportunity, fai	r housing and information, or	
on whether you choose tunder Federal regulations	to furnish it. If you furnish the i s, this lender is required to note	nformation, pleathe the information	ase provide both on the basis of	n ethnicity visual obs	and race. For ra ervation and surr	ce, you may check m	ore than one designed this application in	nation. If you do n person. If you	not furnish ethnici do not wish to furn	ty, race, or sex, ish the	
particular type of loan ap	k the box below. (Lender must oplied for.)	review the abov	ve material to as	ssure that			to which the lende	er is subject unde	er applicable state i	aw for the	
BORROWER	I do not wish to furnish thi	1			CO-BORRO		not wish to furnish				
Ethnicity: Race:	Hispanic or Latino American Indian or	Not Hispanic o	or Latino ack or African A	merican	Ethnicity: Race:		nic or Latino rican Indian or	Not Hispanic	or Latino Black or African Am	erican	
	Alaska Native					Alask	a Native				
	Other Pacific Islander	White					e Hawaiian or r Pacific Islander	White			
Sex: To be Completed by Lo	Female	Male			Sex:	Fema	lle	Male			
This information was p	rovideď:										
In a telephone i	interview										
· · · ·	nt and submitted by fax or mail nt and submitted via e-mail or the	e Internet									
Loan Originator's Signa	ature					Da	te				
X Loan Originator's Name	(print or type)	Loan	Originator Iden	tifier		Loa	n Originator's Phor	ne Number (inclu	ding area code)		
	֥ ,				Loan Originator's Phone Number (including area code)						
Loan Originator Compar Tompkins State Bank	ny's Name	Loan	Origination Con	npany Ider	tifier	Loa 138	n Origination Comp 30 North Henderson	oany's Address n Street, Galest	ourg, IL 61401		
Galesburg Branch											

Use this continuation sheet if you need more space to complete the	Borrower:			Agency Case Number:	
Use this continuation sheet if you need more space to complete the Residential Loan Application: Mark B for Borrower or C for Co-Borrower.	Co-Borrower:			Lender Case Number:	
				<u> </u>	
I/We fully understand that it is a Federal crin	ne punishable by fine or imprisonme	nt, or both, to knowing	lly make any false statements concerning any of the	above facts as applicable upde	er the provisions of
	, et seq.		lly make any false statements concerning any of the		
Borrower's Signature:		Date	Co-Borrower's Signature:		Date

CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION