



It is our privilege to consider all requests for credit made with Citizens State Bank. To help our bank comply with the Real Estate Settlement Procedures Act, the Truth In Lending Act, other laws and regulations, and sound lending practices, the following statement accompanies our real estate loan applications. Thank you for your assistance and for your interest in financing with Citizens State Bank.

**To receive a LOAN ESTIMATE for an owner-occupied 1-4 family mortgage loan, we need the following elements from you:**

- Your name,
- your income,
- your social security number to obtain a credit report (or other unique identifier if you have no social security number),
- the property address,
- an estimate of the value of the property, and
- the mortgage loan amount sought

**To proceed with a loan application based on the LOAN ESTIMATE, 1) sign and return the Notice of Intent to Proceed with Loan Application (NIPLA) we provide with the LOAN ESTIMATE, 2) submit a Real Estate loan application that is completed in detail and includes the following additional information. Note that the terms disclosed in the LOAN ESTIMATE are subject to change based on verification of the elements you provided to receive the LOAN ESTIMATE.**

**FOR APPLICATIONS SUBMITTED BY INDIVIDUALS**

- A copy of the government issued photo ID for each applicant.
- If you are an employee on a company’s (or another person’s) payroll:
  - Paystubs covering the most recent 30 days that show year-to-date income, and
  - W-2s for the previous two years.
- If you are self-employed:
  - Copies of all pages of your signed and dated IRS tax returns for the previous three years.
- If you have other income you wish to disclose and be used to qualify you for credit, submit verification of this income:
  - Child support – submit a copy of your divorce decree (or other order for child support payments) along with verification that the child support payments were received for the previous year.
  - Rental or other income – submit verification of income by providing copies of all pages of your signed and dated IRS tax returns for the previous three years.
  - Retirement income – most current award letter or similar documentation.
- Written explanation of bankruptcy, judgments, charge offs, collections, or late payments.
- Copies of your most recent bank and investment account statements (include item copies). All of the copies should cover the same time period.
- Documentation that you have the funds to pay your down payment and your portion of the closing costs if this is not verifiable by reviewing your bank and investment account statements.
- If your request 1) exceeds \$250,000 for an owner-occupied property, or 2) exceeds \$100,000 for all other property types, submit your personal financial statement (blank forms available upon request) including:
  - balance sheet,
  - cash flow statement, and
  - copies of all pages of your signed and dated IRS tax returns for the previous three years.

**FOR APPLICATIONS SUBMITTED BY NON-INDIVIDUALS**

- Balance sheet, income statement, cash flow statement, and copies of all pages of your signed and dated IRS tax returns for the previous three years.
- Copies of your most recent bank and investment account statements (include item copies). All of the copies should cover the same time period.
- For corporations, also submit a complete copy of your articles of incorporation, by-laws, certificate of incorporation, and a resolution authorizing specific officer(s) to submit this application.
- For limited liability companies, also submit a complete copy of your company regulations, certificate of organization, and a resolution or minutes of the meeting authorizing specific officer(s) to submit this application.
- For partnerships, also submit a complete copy of your partnership agreement.
- For trusts, also submit a complete copy of your trust agreement.

**OTHER ITEMS MAY BE REQUESTED AFTER YOUR APPLICATION IS ACCEPTED.  
 UPDATED INFORMATION IS OFTEN REQUESTED PERIODICALLY THROUGHOUT THE LIFE OF YOUR LOAN.**

Nationwide Mortgage Licensing System Roster – Institution ID 772843									
Additional information available online at <a href="http://mortgage.nationwidelicingsystem.org">mortgage.nationwidelicingsystem.org</a>									
ID	Last Name	First Name	ID	Last Name	First Name	ID	Last Name	First Name	First Name
333056	Shiflett	Marianne	793659	Lewis	Justin	1020389	Stolz	Matthew	
793648	See	Randall	793660	Junek	Daniel	1169483	Schwarze	Blake	
793649	Bosse	Edmund	793662	Lueckemeyer	Patricia	1434091	Weiss	Paul	
793651	Tietjen	Timothy	793664	Fletcher	Cory	1623107	Sandoval	Justin	
793654	Hildebrand	Deborah	793665	Smith	John	1746560	Moses	Deonna	
793655	Griffin	Dennis	793667	Fletcher	Aaron	1800895	Burns	Bobbi Jo	
793657	Bentke	Michael	793668	Novosad	Cody				

We intend to apply for joint credit. Borrower: \_\_\_\_\_ Co-Borrower: \_\_\_\_\_

**HOME LOAN APPLICATION -- NOT FOR FNMA/FHLMC/FHA/VA USE**

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 <input type="checkbox"/> N/A <input type="checkbox"/> Conventional <input type="checkbox"/> Other:					
Applied for <input type="checkbox"/> N/A <input type="checkbox"/> N/A					
Amount \$	Interest Rate %	No. of Months	Amortization Type	<input type="checkbox"/> Fixed Rate <input type="checkbox"/> GPM	<input type="checkbox"/> Other (explain): <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"/> <input type="checkbox"/> <input type="checkbox"/>		Property will be: Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment <input type="checkbox"/>

*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) \$
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*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 \$
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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 <input type="checkbox"/> 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	Social Security Number
Home Phone (incl. area code)	Home Phone (incl. area code)
Age	Age
Yrs. School	Yrs. School
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated
Dependents (not listed by Co-Borrower) no.   ages	Dependents (not listed by Co-Borrower) no.   ages
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.

*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.
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 and Address of Employer <input type="checkbox"/> Self Employed	Name and 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 and Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)	Monthly Income \$	Name and Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)	Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)		
Name and Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)	Monthly Income \$	Name and Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)	Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)		



**VI. ASSETS AND LIABILITIES (cont.)**

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

Property Address (enter S if sole, 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	Insurance Maintenance Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
	Totals	\$	\$	\$	\$	\$	\$

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

Alternate Name	Creditor Name	Account Number

**VII. DETAILS OF TRANSACTION**

**VIII. DECLARATIONS**

	\$	If you answer "yes" to any questions a through i, please use continuation sheet for explanation	Borrower		Co-Borrower	
			Yes	No	Yes	No
a. Purchase price		a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Alterations, improvements, repairs		b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Land (if acquired separately)		c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Refinance (include debts to be paid off)		d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Estimated prepaid items		e. N/A				
f. Estimated closing costs						
g. PMI, MIP, Funding Fee						
h. Discount (if Borrower will pay)						
<b>i. Total costs (add items a through h)</b>						
j. Subordinate financing		f. N/A	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Borrower's closing costs paid by Seller						
l. Other Credits (explain)		g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Loan amount (exclude PMI, MIP, Funding Fee financed)		i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. PMI, MIP, Funding Fee financed		j. Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
o. Loan amount (add m & n)		k. If "no," are you a resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		l. If "no," are you a non-resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
p. Cash from/to Borrower (subtract j, k, l & o from i)		N/A				
		m. Explain Other Financing or Other Equity (if any)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**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 or 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. (4) verification or re-verification 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; (5) 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 of any of the material facts which I/we have represented herein should change prior to closing; (6) 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; (7) ownership of the loan may be transferred to successor or assign of the Lender with prior notice to me; (8) 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.

**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 1014, 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.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	

**This Section Not Used**

<b>To be completed by Interviewer</b> This application was taken by: <input type="checkbox"/> face to face interview <input type="checkbox"/> by mail <input type="checkbox"/> by telephone	Interviewer's Name (print or type)	Name and Address Interviewer's Employer	
	Interviewer's Signature		Date
	Interviewer's Phone Number (incl. area code)		

**Continuation Sheet/Home Loan Application**

Use this continuation sheet if you need more space to complete the Home Loan Application.  
Mark B for Borrower or C for Co-Borrower.

Borrower:	
Co-Borrower:	

**VI. ASSETS AND LIABILITIES (cont.)**

<b>ASSETS</b>	<b>Cash or Market Value</b>	<b>LIABILITIES</b>	<b>Monthly Payt. &amp; Mos. Left to Pay</b>	<b>Unpaid Balance</b>
Name and address of Bank, S&L, or Credit Union		Name and Address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and Address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and Address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and Address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and Address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and Address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and Address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and Address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and Address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		

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, et seq.

Borrower's Signature :	Date	Co-Borrower's Signature:	Date
<b>X</b>		<b>X</b>	