

HOME LOAN APPLICATION

NOT FOR FNMA/FHLMC/FHA/VA USE

CENSUS TRACT

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.

MORTGAGE APPLIED FOR: Conventional, Amount, Interest Rate, No. of Months, Monthly Payment Principal & Interest, Escrow / Impounds (to be collected monthly) Taxes, Hazard Ins., Mtg. Ins.

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. Complete this line if a Refinance Loan. 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 income or assets of another person as a basis for repayment of the loan, or the Borrower is married and resides, or the property is located, in a community property state.

BORROWER and CO-BORROWER sections including Name, Date of Birth, School, Present Address, Former address, Years at former address, Marital Status, Name and Address of Employer, Position/Title, Social Security Number, Home Phone, Business Phone.

Table with columns: GROSS MONTHLY INCOME (Item, Borrower, Co-Borrower, Total), MONTHLY HOUSING EXPENSE (Rent, PRESENT, PROPOSED), DETAILS OF PURCHASE (Do Not Complete If Refinance).

DESCRIBE OTHER INCOME. 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.

IF EMPLOYED IN CURRENT POSITION FOR LESS THAN TWO YEARS, COMPLETE THE FOLLOWING. Table with columns: 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. Grid of questions with Yes/No columns for Borrower and Co-Borrower.

* 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.

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 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	Creditors' 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) Co. Acct. No.		\$ Pmt/Mos.	\$
Checking and Savings Accounts (Show Names of Institutions - Account Numbers) Bank, S&L or Credit Union		Addr. City Co. Acct. No.		/	
Addr.		Addr.		/	
City		City		/	
Acct. No.		Co. Acct. No.		/	
Bank, S&L or Credit Union		Addr. City Co. Acct. No.		/	
Addr.		Co. Acct. No.		/	
City		Addr.		/	
Acct. No.		City		/	
Bank, S&L or Credit Union		Co. Acct. No.		/	
Addr.		Addr.		/	
City		City		/	
Acct. No.		Other Debts including Stock Pledges		/	
Stocks and Bonds (No./Description)				/	
Life Insurance Net Cash Value		Real Estate Loans Co. Acct. No.		X	X
Face Amount \$		Addr. City Co. Acct. No.			
Subtotal Liquid Assets		Addr.			
Real Estate Owned (enter Market Value from Schedule of Real Estate Owned)		City			
Vested Interest in Retirement Fund		Automobile Loans Co. Acct. No.			
Net worth of Business Owned (ATTACH FINANCIAL STATEMENT)		Addr. City		/	
Automobiles Owned (Make and Year)		Co. Acct. No.		/	
		Addr. City		/	
Furniture and Personal Property		Alimony/Child Support/Separate Maintenance Payments Owed to		/	X
Other Assets (Itemize)				/	X
		Total Monthly Payments		\$	X
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.

Borrower's Signature

Date

Co-Borrower's Signature

Date

TO BE COMPLETED BY INTERVIEWER

This application was taken by:

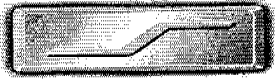
- face to face interview
- by mail
- by telephone
- by internet

Interviewer

Name of Interviewer's Employer

Interviewer's Phone Number

Address of Interviewer's Employer



Borrower's Signature Authorization

Borrower(s) Name and Address	Bank of Sullivan P. O. Box 489 Sullivan, MO 63080 (573) 468-3191(voice) (573) 468-1436 (fax)
Loan Number:	Lender Contact:

Borrower Authorization

1. I/We hereby authorize Bank of Sullivan to verify my past and present employment earnings records, bank accounts, stock holdings and any other asset balances that are needed to process my loan application. I further authorize Bank of Sullivan to order a consumer credit report, loan payoff information, and verify other credit information, including past and present mortgage and landlord references.
2. I/We authorize you to provide to Bank of Sullivan, any and all information and documentation that they request. Such information includes, but is not limited to, account balances, employment history and income; credit history; and copies of income tax returns.
3. I/We authorize you to provide to _____ (Title Company), account balances and loan payoff information.
4. It is understood that a copy of this form will also serve as authorization.

Your prompt reply to Bank of Sullivan is appreciated.

(Social Security Number)

(Date)

(Social Security Number)

(Date)

CREDIT INSURANCE DISCLOSURE

THIS IS TO INFORM YOU THAT YOUR CREDIT APPLICATION MAY INVOLVE A PRODUCT WITH WHICH THE BANK OFFERS THE PURCHASE OF INSURANCE. THE FOLLOWING DISCLOSURE IS TO INFORM YOU THAT THE BANK OF SULLIVAN DOES NOT CONDITION ANY EXTENSION OF CREDIT UPON:

- THE PURCHASE OF AN INSURANCE PRODUCT OR ANNUITY FROM THE BANK OR ANY OF ITS AFFILIATES

OR

- AN AGREEMENT NOT TO OBTAIN OR PROHIBITION FROM OBTAINING AN INSURANCE PRODUCT OR ANNUITY FROM AN UNAFFILIATED ENTITY

AND

THE INSURANCE PRODUCTS WHICH ARE OFFERED IN CONNECTION WITH YOUR LOAN:

- ARE NOT DEPOSITS OF OR OTHER OBLIGATIONS OF, OR GUARANTEED BY, THE BANK OF SULLIVAN OR ANY OF ITS AFFILIATES
- ARE NOT INSURED BY THE FEDERAL DEPOSIT INSURANCE CORPORATION (FDIC) OR ANY OTHER AGENCY OF THE UNITED STATES, THE BANK, OR AN AFFILIATE OF THE BANK – (UNLESS THE PRODUCT IS FEDERALLY-INSURED CROP OR FLOOD INSURANCE)

BY SIGNING BELOW, I ACKNOWLEDGE RECEIPT OF AND EXPLANATION OF THE ABOVE DISCLOSURES.

SIGNATURE

SIGNATURE

DATE

DATE