Credit Application

Important Information to Applicant(s). To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who applies for a loan or opens an account. What this means for you. When you apply for a loan or open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. 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. Read each instruction carefully before completing this form.

	0 !!!		For Creditor Use			
("You" means A	<i>Creditor</i> applicant, <i>et al</i> ; and " <i>We</i>	" means Creditor)	Account No.	Class No.	Date Received	
(700 means 7	tppilearit, et ai, and vve		Augliosticu			
Check only one of the	throo typos:	T. Type of	Application			
I	= :		□ Inima Cunadia Divinisi	alian balan, manimband b	ha anni . fan lliaint anaditl	
	ou are relying <u>solely</u> on y		☐ Joint Credit - By Initi	aling below, you intend t	to apply for "joint credit".	
☐ Individual Credit - Yo	ou are relying on your inc income or assets from o	come or assets as well	Applicant	Joint Applic	cant	
dS	s income or assets from c		• ''	эонн Аррис	Jant	
Application Date	Amount	2. Type of Re Financing Type	quested Credit	Repayment Interval	First Payment Date	
Application Date	Amount		INO. OF MIDITURE		First Payment Date	
	\$	☐ New ☐ Refinance		☐ Monthly		
		☐ Modification				
Credit Type	Loan Purpose	Security for Credit	Proceeds of Credit to B	e Used for	L	
☐ Line of Credit	☐ Agricultural	☐ Unsecured	☐ To purchase propert	y that will secure your cr	redit	
☐ Loan	☐ Business	☐ Secured	□ To purchase propert	y that is a residential dwe	elling and is not real estate	
☐ Sale ☐ Lease	☐ Consumer		☐ To finance home implies☐ Other (describe):	provements to a resident	ial dwelling	
□ Lease			Utilei (describe):			
Applicant		3 Applican	Information	Joint Applic	cant or Other Party	
Full Name (First, Middle)	, Last)	ο. πρριισαπ	Full Name (First, Middle,			
, ,	•		, , ,	,		
Gov't ID Type	Gov't ID No.	Gov't ID Issued By	Gov't ID Type	Gov't ID No.	Gov't ID Issued By	
Gov't ID Issue Date	Gov't ID Exp. Date	Date of Birth	Gov't ID Issue Date	Gov't ID Exp. Date	Date of Birth	
Soc. Sec. No.	Primary Phone Cell	Second Phone	Soc. Sec. No.	Primary Phone Cell	Second Phone	
300. Sec. No.	Filliary Filone Cell	Second Phone Cell	30C. 3ec. No.	Filliary Filone Cell	Second Phone Cell	
Email Address:			Email Address:		<u>I</u>	
	Own □ Rent □	No. of Yrs.:		Own □ Rent □	No. of Yrs.:	
Previous Address	Own □ Rent □	No. of Yrs.:	Previous Address	Own □ Rent □	No. of Yrs.:	
Dependents No.:	Ages:		Dependents No.:	Ages:		
Nearest Relative (not liv			Nearest Relative (not li			
Name:	<i>5 7</i>		Name:			
Address:			Address:			
Telephone:		□ Cell	Telephone:		□ Cell	
Your Relationship to us	(or our affiliate)	_ 5011	Your Relationship to us	(or our affiliate)		
	ree	older, Director, Officer)	· ·	ree 🗆 Insider (Shareho	older, Director, Officer)	
Have you ever received	· · · · · · · · · · · · · · · · · · ·	☐ Yes ☐ No	Have you ever received	,	☐ Yes ☐ No	
If yes, when:	office/branch:		If yes, when:	office/branch:		

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If the "Joint Applicant"	or "Other Party" Sectio	4. Asset and I ns were completed, this Sect	Debt Information	1 leted by giving infol	mation about both the Ap	oplicant, and	
	Other Party, if applicable.		,				
Assets Owned Type of Asset or Description	Account Number	Current Market Value	Remaining Balar (Enter "O" if non	nce of Lien	Asset Owner's Name		
2000		\$	\$	<i>-</i> ,			
		\$	\$				
		\$	\$				
		\$	\$				
		\$	\$				
		\$	\$				
		\$	\$				
		\$	\$				
		\$	\$				
		\$	\$				
		\$	\$				
		\$	\$				
☐ Amounts from Continuation Form		\$	\$				
Total Assets		\$	\$				
Outstanding Debts	(This section should be	charge accounts, installment		ards, rent, mortgage	es and other obligations.)		
Creditor Name	Type of Debt, or Account Number	Original Amount	Present Balance	Monthly Payment	Debtor's Name	Past Due (Yes/No)	
Landlord	☐ Rent Payment			\$		(
	☐ Mortgage	\$	\$	\$			
		\$	\$	\$			
		\$	\$	\$			
		\$	\$	\$			
		\$	\$	\$			
		\$	\$	\$			
		\$	\$	\$			
		\$	\$	\$			
		\$	\$	\$			
		\$	\$	\$			

\$

\$

\$ \$ \$

Original Amount Borrowed



☐ Amounts from Continuation Form

Credit References - Name

Total Debts



\$

\$

Date Paid in Full

Applicant	5. Employme	nt Information	Joint Applicant or Other Party	
1st Employer: ☐ Current ☐ Previous ☐ Name: Address:	Self No. of Yrs.:	1st Employer: ☐ Current Name: Address:	☐ Previous ☐ Self No. of Yrs.:	
Mgr.: Phone: Gross Monthly Salary/Comm.: \$ Position/Title:		Mgr.: Gross Monthly Salary/Com Position/Title:	Phone: m.: \$	
2nd Employer: ☐ Current ☐ Previous ☐ Name: Address:	Self No. of Yrs.:	2nd Employer: ☐ Current Name: Address:	☐ Previous ☐ Self No. of Yrs.:	
Mgr.: Phone: Gross Monthly Salary/Comm.: \$ Position/Title:		Mgr.: Gross Monthly Salary/Com Position/Title:	Phone: m.: \$	
3rd Employer: ☐ Current ☐ Previous ☐ Name: Address:	Self No. of Yrs.:	3rd Employer: ☐ Current Name: Address:	☐ Previous ☐ Self No. of Yrs.:	
Mgr.: Phone: Gross Monthly Salary/Comm.: \$ Position/Title:		Mgr.: Gross Monthly Salary/Com Position/Title:		
Applicant Alimony, child support, or separate maintena revealed if you do not wish to have it consid this obligation.	nce income need not be	r Income Alimony, child support, or revealed if you do not wish this obligation.	Joint Applicant or Other Party separate maintenance income need not be to have it considered as a basis for repaying	
Alimony, child support, separate maintenance Court order Written agreement	received under: Oral understanding		arate maintenance received under: n agreement	
Source: Other Income: per Month		Other Income: \$ pe Source:	er Month	
Is any income listed in Sections 4, 5 or 6 like credit is paid off: Yes (Explain in section 10.) No	ely to be reduced before the	Is any income listed in Sectoredit is paid off: Yes (Explain in section 16)	tions 4, 5 or 6 likely to be reduced before the	
Applicant	7 Other (Obligations	Joint Applicant or Other Party	
☐ Yes ☐ No If yes, Amount: \$ For whom: To whom:	Are you a co-maker, endors guarantor on any loan, cont	ser, co-signer, surety, or	☐ Yes ☐ No If yes, Amount: \$ For whom: To whom:	
☐ Yes ☐ No If yes, Amount per month: \$ To whom:	Are there any unsatisfied judgments against you?		☐ Yes ☐ No If yes, Amount per month: \$ To whom:	
Where: Year:		ankrupt in the last 10 years?		
☐ Yes ☐ No If yes, Amount per month: \$ To whom: Are you obligated to make Maintenance Payments?		Amount per month: \$ To whom:		
Property Type Boat or Vessel Certificate of Deposit Deposit Account Manufactured Home Motor Vehicle		nation (if secured)	Property Location and Address	
☐ Residential Dw	U .	roperty		
Primary Use of Property Agricultural Business Consumer	Names & Addresses			

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Applicant 9. Ma	arital Status Joint Applicant or Other Party
Leave blank, unless: (1) the credit will be secured, or (2) you reside in a community property state, or (3) you are relying on property, located in a community property state, as a basis for repayment.	Leave blank, unless: (1) the credit will be secured, or (2) you reside in a community property state, or (3) you are relying on property, located in a community property state, as a basis for repayment.
 ☐ Married ☐ Separated ☐ Unmarried (including single, divorced, widowed) 	 ☐ Married ☐ Separated ☐ Unmarried (including single, divorced, widowed)
10. Additional Info	ormation or Explanations
11	. Notices
California Residents. Each applicant, if married, may apply for a separa	
not a report was ordered. If a report was ordered, we will tell you the r	with your application. Upon your request, we will inform you whether or name and address of the consumer reporting agency that provided the ch an update, renewal or extension of credit for which you have applied.
Ohio Residents. The Ohio laws against discrimination require all creditoredit reporting agencies maintain separate credit histories on each indivcompliance with this law. Any person who, with intent to defraud or knowing that he is facilitatin containing a false or deceptive statement is guilty of insurance fraud.	
Texas Residents. The owner of the homestead is not required to apply secured by the homestead or debt to another lender.	the proceeds of the extension of credit to repay another debt except debt
§ 766.59 or a court decree under Wisc. Statutes § 766.70 adversely a credit is granted, is furnished a copy of the agreement, statement or de to the Creditor is incurred.	y marital property agreement, unilateral statement under Wisc. Statutes affects the interests of the Creditor unless the Creditor, prior to the time the cree or has actual knowledge of the adverse provision when the obligation d, will be incurred in the interest of my marriage or family. I understand o my spouse.
12 Certifications Au	thorizations and Signatures
You certify that everything you have stated in this Credit Application ar of your knowledge. You understand that you must update the informat	nd on any other documents submitted to us are true and correct to the best
You authorize us to request one or more consumer reports, to check an others may ask us about our credit experience with you.	d verify your credit and employment history, and to answer questions
You authorize us to contact you using any of the telephone numbers lis connection with your credit account - regardless whether the number w specialized mobile radio service, other radio common carrier service or authorize us to contact you through the use of voice, text and email and dialing device.	ted on this Credit Application or that you subsequently provide us in ve use is assigned to a paging service, cellular telephone service, any other service for which you may be charged for the call. You further d through the use of prerecorded/artificial voice messages or an automatic
intend your electronic signature to have the effect of your written ink sibefore you signed it. You received a paper copy of this <i>Credit Applica</i>	gned this Credit Application with one or more electronic signatures. You ignature. You viewed and read the entire Credit Application and notices ation after it was signed. You understand that this Credit Application is in his Credit Application in the electronic form or as a paper version of the
Applicant Signature Date	Joint Applicant, or Other Party, Signature Date
	(if applicable)
as applicable under the provisions of Title 18, United States Code § 10	
	Originator Information
disclose our mortgage loan origination identification number(s), which a Mortgage Loan Originator Name and Identifier: Mortgage Loan Origination Company Name and Identifier:	•
Date Received Received By Date Action Taken	Creditor Use Action Taken By Action Taken Reason Code(s)

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Credit Application Addendum Continuation Form

Creditor

("You" means Applicant, et al; and "We" means Creditor)

		1. Cross-Reference	to Credit Application	n		
Application Date		Account No.		Class No.		
Applicant Full Name (F	First, Middle, Last)		Co-Applicant / Joint	Applicant Full Name (First	, Middle, Last)	
Applicant Present Add	lress		Co-Applicant / Joint /	Applicant Present Address	S	
Other Party 1			Applicant Parties		Other Party 2	
Party Type Co-Sid		, C) for parties who are not A	pplicants. Additional Appl Party Type □ Co-S		<u>parate l</u> oan application.	
Full Name (First, Midd			Full Name (First, Mide			
Gov't ID Type	Gov't ID No.	Gov't ID Issued By	Gov't ID Type	Gov't ID No.	Gov't ID Issued By	
Gov't ID Issue Date	Gov't ID Exp. Date	Date of Birth	Gov't ID Issue Date	Gov't ID Exp. Date	Date of Birth	
Soc. Sec. No.	Primary Phone Cell	Second Phone Cell	Soc. Sec. No.	Primary Phone Cell	Second Phone	
Email Address:	•	•	Email Address:	•	•	
Present Address	Own □ Rent □	No. of Yrs.:	Present Address	Own ☐ Rent ☐	No. of Yrs.:	
Other Party 1		A. Emp	loyment		Other Party 2	
Employer: ☐ Curren Name: Address:	t Previous Self	No. of Yrs.:	Employer: ☐ Curre Name: Address:	nt □ Previous □ Self	No. of Yrs.:	
Mgr.: Gross Monthly Salary/ Position/Title:		none	Mgr.: Gross Monthly Salary Position/Title:		none	
Other Party 1			r Income		Other Party 2	
revealed if you do not this obligation. Alimony, child support	t, separate maintenance	received under:	revealed if you do no this obligation. Alimony, child suppo	rt, separate maintenance	received under:	
Other Income	Vritten agreement \Box C	Oral understanding	☐ Court Order ☐ Other Income	Written agreement C	Oral understanding	
\$ Source:	per Month		\$ Source:	per Month		
Is any income listed in subsections A or B or in section titled "Assets and Debt Information" on next page likely to be reduced before the credit is paid off: Yes (Explain on next page) No			Is any income listed in subsections A or B or in section titled "Assets and Debt Information" on next page likely to be reduced before the credit is paid off: Yes (Explain on next page) No			
Other Party 1		C. Other	Obligations		Other Party 2	
☐ Yes ☐ No I Amount: \$ For whom: To whom:		Are you a co-maker, endors guarantor on any loan, cont			If yes,	
☐ Yes ☐ No I Amount per month: \$ To whom:	If yes,	Are there any unsatisfied ju	dgments against you?	Yes No Amount per month To whom:	If yes, n: \$	
☐ Yes ☐ No I Where: Year:		Have you been declared bar		ears?	If yes,	
Yes No Amount per month: \$ To whom:	If yes,	Are you obligated to make a Maintenance Payments?	Alimony, Support or	☐ Yes ☐ No Amount per month To whom:	If yes, n: \$	

Creditor Name Type of Debt, or Account Number Original Amount Present Balance Monthly Payment Debtor's Name \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	(Enter "O" If none)	Total Assets Outstanding Debts (Thi		\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	(Enter "O" if n. \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	lance of Lien one)	Asset Owner's Name	
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Outstanding Debts (This section should be charge accounts, installment contracts, credit cards, rent, mortgages and other obligations.) Creditor Name Type of Debt, or Account Number Original Amount Present Balance Monthly Payment Debtor's Name \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	ng Debts (This section should be charge accounts, installment contracts, credit cards, rent, mortgages and other obligations.) Type of Debt, or Account Number Original Amount \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	Outstanding Debts (This		1	\$			
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Creditor Name Type of Debt, or Account Number Original Amount Present Balance Monthly Payment Debtor's Name \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	Type of Debt, or Account Number S S S S S S S S S	Creditor Name Ty	is section should be d	charge accounts, installment	contracts, credit	cards, rent, mortgag	es and other obligations.)	
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		Total Debts		\$	\$	\$		
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		Total Debts		\$	\$	\$		
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Total Debts \$ \$ Additional Information or Explanations	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$							
	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$							
Additional Information or Explanations	\$ \$ \$ \$ ts \$ Additional Information or Explanations	You acknowledge that the acknowledge that this Add retain. If a Non-Applicant P history, and to answer que	information contain dendum is attached for Party, you authorize astions others may a	Sign ed on both pages of this (to, and made a part of, the us to request one or more usk us about our credit exc	natures Credit Application c cross-reference c consumer report perience with you	n Continuation Adde ed Credit Application rts, to check and ver	endum is true and correct and its credit file which vifify your credit and employ	nd further ve will ment
Additional Information or Explanations Signatures	\$ \$ \$ \$ ts \$ \$ Additional Information or Explanations Signatures		second others may a	ion as assure our crount exp	.cciico witti yot	ω.		
Additional Information or Explanations	\$ \$ \$ \$ ts \$ \$ Additional Information or Explanations Signatures							
Additional Information or Explanations Signatures	\$ \$ \$ \$ ts \$ \$ Additional Information or Explanations Signatures	Signature		Date	Signature			Dat

Creditor's Work Sheet

Account No.

		Customer	Information		
Applicant or Other P. Full Name (First, Middle	3		Full Name (First, Middl		Applicant or Other Party
Soc. Sec. No.	Primary Phone Cell	Second Phone Cell	Soc. Sec. No.	Primary Phone Cell	Second Phone Cell
Email Address:		1	Email Address:		
Present Address			Present Address		
Relationship to us (or o	ur affiliate) ee □ Insider (Sharehold	•		our affiliate) ee □ Insider (Shareho	lder, Director, Officer)
Date Received	Received By	Credit I Date Action Taken	Decision Action Taken By	Action Taken	Reason Code(s)
	Joint Applicants (if any) married and resides in co		Cosigners (if any) Guarantors (if any)		
Dates	Loan Date	Terms o	of Credit Funding Date		Maturity Date
Credit	Credit Type ☐ Term Loan (Single-action of Credit) ☐ Line of Credit ☐ Lease ☐ Sale		Misc. Fees Officials: \$ Prop Ins.: \$ \$ Prepaid Finance Charge \$	Cash Financed	Principal Amount \$
Repayment	Repayment Plan Demand Single payment Installment payment Balloon — Amortize Interest Only		Payment Frequency Single Bi-weekly Semi-Monthly Monthly	Payment Amount \$ except final payment	Final Payment \$ plus any accrued and unpaid interest, principal and charges
Interest Information	Fixed Interest Rate — S	Simple %	Fixed Interest Rate — Precomputed Simple Precomputed Add-o Precomputed Discor Split Rate Simple Split Rate Add-on	☐ Fee-in-Lieu of Interest \$	
	Variable Interest Rate I Index Name: Index Rate: Margin: Interest rate increases Increase payment at Increase amount dut Increase number of Preferred/Discount Rate Auto-Payment:	% (subject to change) points	Variable Interest Rate I Initial Adjustment Date Initial Adj. Period: Initial Periodic Floor: Initial Periodic Cap: Subsequent Adj. Date: Subsqt. Adj. Period: Subsqt. Periodic Floor: Subsqt. Periodic Cap: Accrual Method ☐ Actual/365	points	Variable Interest Lifetime Rate Caps Lifetime Floor: % Lifetime Cap: % Interest Rate-Post Maturity Same Rate at Time of
	☐ Deposit Account: ☐ Employee: ☐ Discount through: ☐	points discounted points discounted points discounted , or payments	□ Actual/Actual □ 30/360 Periodic □		□ Same Rate at Time of maturity until paid □ % until paid □

		Со	llateral				
Property Type	Property Description				Property Lo	cation and Address	3
☐ Boat or Vessel							
☐ Certificate of Deposit							
☐ Deposit Account							
☐ Manufactured Home							
☐ Motor Vehicle							
	Residential Dwellin	ng Homestead Prope	rty				
Primary Use of Property	Property Owner(s) Na	mes & Addresses					
☐ Agricultural	Troperty Owner(3) No	inics & Addicases					
☐ Business							
□ Consumer							
		Inc	uranco				
Credit Insurance		Property Insurance	urance		Flood Insura	nco	
	□ A&H only	Insurer:			Insurer:	ilice	
	□ Joint Life	Coverage:			Coverage:		
_	☐ Joint Life and	Limits:			Limits:		
	A&H	Policy No.:			Policy No.		
Debt Cancellation Insurance		GAP Insurance			Other Insura		
Debt Cancellation insurant	LE .	GAF IIISUIAIICE			Other msura	ance	
		Veri	fications				
Account	Balance		thly Pymt.	Balance	Employmen	t	
	\$	\$, ,	\$	1st:		
	\$	\$		\$	\$		
	\$	\$		\$	2nd:		
	\$	\$		\$	\$		
	\$	\$		\$	3rd:		
					\$		
Comments:		-					
Care Mense/Calemy/Care	ulasiana		ly Income		Total		
Gross Wages/Salary/Comr	HISSIOHS	Other Income \$			10tal \$		
*		*			ļ *		
Comments:		•			•		
		I otal Asset	s and Liabilitie	es			
Total Assets \$		Total Liabilities (at tim	e of Application	1)	Net Worth \$		
De la companya de la		•			P		
Comments:		<u> </u>					
			atios	(1.1.5)			
Loan-to-Value (LTV)	Total Loan	-to-Value (TLTV)	Home-to-Inco	ome (HIR)		Debt-to-Income (D	JIR)
Comments:	1		1				
Applicant or Other Pa		Consumer Re	eporting Agen	су			nt or Other Party
Credit Score	Name					Credit Score	□ Net evelleble
□ Not av							☐ Not available
Credit Score	Name					Credit Score	□ Net evelleble
☐ Not av							☐ Not available
Credit Score ☐ Not av	Name					Credit Score	☐ Not available
						0 111 0	— INOL available
Credit Score □ Not av	Name					Credit Score	☐ Not available
	unubic						
Comments:							
		Loan Office	er's Comment	s			
	0 0 0 0 0 0 % 1						

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