

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 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"/> V.A. <input type="checkbox"/> Conventional <input type="checkbox"/> Other (Explain): <input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service	Agency Case Number	Lender Case Number
Amount \$	Interest Rate %	Amortization Type: <input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): <input type="checkbox"/> ARM (type):	No. of Months 360
II. PROPERTY INFORMATION AND PURPOSE OF LOAN			
Subject Property Address (street, city, state, & ZIP)			
Legal Description of Subject Property (attach description if necessary)			

Purpose of Loan		Property will be:	
<input type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Construction <input type="checkbox"/> Other (Explain)	<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 \$
Complete this line if this is a refinance loan.			
Year Acquired	Original Cost \$	Amount Existing Liens \$	Purpose of Refinance
Title will be held in what Name(s)		Manner in which Title will be held	
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)		Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made	
		Cost: \$	
		Estate will be held in: <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)	

III. BORROWER INFORMATION			
Borrower's Name (including Jr. or Sr. if applicable)			
Co-Borrower's Name (including Jr. or Sr. if applicable)			
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) <input type="checkbox"/> Separated	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated	<input type="checkbox"/> Home Phone (incl. area code) <input type="checkbox"/> Home Phone (incl. area code)	DOB (MM/DD/YYYY) Yrs. School
Dependents (not listed by Co-Borrower) no. ages	Dependents (not listed by Borrower) no. ages		
Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent	Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent		
Mailing Address, if different from Present Address			
Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent			

IV. EMPLOYMENT INFORMATION			
Borrower <input type="checkbox"/> Self Employed <input type="checkbox"/> Self Employed			
Co-Borrower <input type="checkbox"/> Self Employed <input type="checkbox"/> Self Employed			
Name & Address of Employer	Name & Address of Employer	Yrs. on this job	
Business Phone (incl. area code)	Business Phone (incl. area code)	Yrs. employed in this line of work/profession	
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:			
Name & Address of Employer	Name & Address of Employer	Dates (from - to)	Dates (from - to)
Business Phone (incl. area code)	Business Phone (incl. area code)	Monthly Income \$	Monthly Income \$
Position/Title/Type of Business			
Business Phone (incl. area code)			
Name & Address of Employer	Name & Address of Employer	Dates (from - to)	Dates (from - to)
Business Phone (incl. area code)	Business Phone (incl. area code)	Monthly Income \$	Monthly Income \$
Position/Title/Type of Business			
Business Phone (incl. area code)			
Borrower's Signature	Borrower's Signature	Date	Date
X	X		

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expenses	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		
Total	\$	\$	\$	Other:		
				Total	\$	\$

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

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.

B/C						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			Name and address of Company	\$ Payment/Months	\$	
List checking and savings account below						
Cash deposit toward purchase held by:		\$				
Acct. No.		\$				
Name and address of Bank, S&L, or Credit Union						
Acct. No.		\$				
Name and address of Bank, S&L, or Credit Union						
Acct. No.		\$				
Name and address of Bank, S&L, or Credit Union						
Acct. No.		\$				
Stocks & Bonds (Company name/number & description)		\$				
Life insurance net cash value:		\$				
Face amount:		\$				
Subtotal Liquid Assets		\$				
Real estate owned (enter market value from schedule of real estate owned)		\$				
Vested interest in retirement fund		\$				
Net worth of business(es) owned (attach financial statement)		\$				
Automobiles owned (make and year)		\$				
Other Assets (itemize)		\$				
Total Assets a.		\$				
Borrower's Signature: X						
Date						
Co-Borrower's Signature: X						
Date						
Total Monthly Payments		\$				
Net Worth (a minus b)		\$				
Total Liabilities b.		\$				

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

VI. ASSETS AND LIABILITIES (cont.)

Property Address (enter 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	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

a. Purchase price	\$
b. Alterations, improvements, repairs	
c. Land (if acquired separately)	
d. Refinance (incl. debts to be paid off)	0.00
e. Estimated prepaid items	0.00
f. Estimated closing costs	0.00
g. PMI, MIP, Funding Fee	
h. Discount (if Borrower will pay)	
i. Total costs (add items a through h)	0.00
j. Subordinate financing	
k. Borrower's closing costs paid by Seller	
l. Other Credits (explain)	
Application Deposit	
Earnest Money	
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	
n. PMI, MIP, Funding Fee financed	
o. Loan amount (add m & n)	0.00
p. Cash from/ to Borrower (subtract j, k, l & o from i)	

VIII. DECLARATIONS

If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.

- a. Are there any outstanding judgments against you?

Yes	No	Yes	No
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- b. Have you been declared bankrupt within the past 7 years?

Yes	No	Yes	No
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?

Yes	No	Yes	No
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- d. Are you a party to a lawsuit?

Yes	No	Yes	No
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)

Yes	No	Yes	No
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.

Yes	No	Yes	No
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- g. Are you obligated to pay alimony, child support, or separate maintenance?

Yes	No	Yes	No
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- h. Is any part of the down payment borrowed?

Yes	No	Yes	No
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- i. Are you a co-maker or endorser on a note?

Yes	No	Yes	No
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- j. Are you a U.S. citizen?

Yes	No	Yes	No
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- k. Are you a permanent resident alien?

Yes	No	Yes	No
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.

Yes	No	Yes	No
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- m. Have you had an ownership interest in a property in the last three years?

Yes	No	Yes	No
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- (1) What type of property did you own -- principal residence (PR), second home (SH), or investment property (IP)?

Yes	No	Yes	No
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- (2) How did you hold title to the home -- solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?

Yes	No	Yes	No
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

IX. ACKNOWLEDGMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

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

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER	<input type="checkbox"/> I do not wish to furnish this information
CO-BORROWER	<input type="checkbox"/> I do not wish to furnish this information
Ethnicity:	<input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race:	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex:	<input type="checkbox"/> Female <input type="checkbox"/> Male

To be completed by interviewer

Interviewer's Name (print or type)	Name and Address of Interviewer's Employer	
CINDY VOLK	GOLF SAVINGS BANK	
Interviewer's Signature	2300 S EAGLE ROAD	
CINDY VOLK	MERIDIAN, ID 83642	
Interviewer's Phone Number (incl. area code)		
(208) 861-5353		

GENERAL LOAN DISCLOSURE ACKNOWLEDGMENT (CONVENTIONAL)

Applicant(s): _____
Property: _____

I/We have received the following disclosures, as evidenced by my/our signature(s) below.

IMPORTANT FEDERAL NOTICES:

- NOTICE TO APPLICANTS
- RIGHT TO FINANCIAL PRIVACY ACT NOTICE
- RIGHT TO RECEIVE COPY OF APPRAISAL
- CONSUMER PRIVACY POLICY
- DISCLOSURE FOR OPENING A NEW ACCOUNT

GENERAL DISCLOSURES:

- SERVICING DISCLOSURE STATEMENT
- SERVICE PROVIDER DISCLOSURE
- QUALITY CONTROL AUTHORIZATION
- APPRAISAL DISCLAIMER
- SIGNIFICANT CHANGES
- LENDER NOT YET OBTAINED *(Brokered Loans)*

I/We acknowledge that I/we have received the following:

- Quality of Assistance Standards
- HUD Settlement Cost Booklet
- And if your loan has an adjustable rate feature, the Consumer Handbook on Adjustable Rate Mortgages

QUALITY OF ASSISTANCE STATEMENT

It is our policy to provide the same quality of assistance to every mortgage applicant. We require each of our employees involved in the origination, processing, underwriting and closing of your mortgage application to exercise his or her best personal and professional efforts to insure that this policy is consistently followed.

ACKNOWLEDGMENT(S)

I/We hereby certify that I/we have applied for a mortgage from Golf Savings Bank. In applying for the loan, I/we completed a loan application containing various information on the purposes of the loan, the amount and the source of the down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/we omit any pertinent information. I/We understand and agree that Golf Savings Bank reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution. I/We fully understand that this is a Federal crime punishable by fine, imprisonment, or both, to knowingly make any false statements when applying for this mortgage, applicable under the provisions of Title 18, United State Code, Section 1014.

ACKNOWLEDGEMENT OF RECEIPT OF THE SERVICING DISCLOSURE STATEMENT

I/We have read this disclosure form, and understand its contents, as evidenced by my/our signature(s) below. I/we understand that this acknowledgement is a required part of the mortgage loan application.

AUTHORIZATION TO RELEASE INFORMATION

I/We have applied for a mortgage loan from Golf Savings Bank. As part of the application process, Golf Savings Bank may verify information contained in my/our loan application and other documents required in connection with the loan, either before the loan is closed or as part of its quality control program. I/We authorize you to provide Golf Savings Bank and any investor to whom Golf Savings Bank may sell my/our mortgage, any and all information and documentation that they request. Such information includes, but is not limited to employment history and income, bank, money market and similar account balances, credit history, and copies of income tax returns. Golf Savings Bank or any investor that purchases the mortgage may address this authorization to any party names in the loan application. A copy of facsimile of this authorization may be accepted as an original.

ORAL AGREEMENTS OR ORAL COMMITMENTS TO LOAN MONEY, EXTEND CREDIT, OR TO FORBEAR FROM ENFORCING REPAYMENT OF A DEBT ARE NOT ENFORCEABLE UNDER WASHINGTON LAW.

Applicant _____ Date _____
Co-Applicant _____ Date _____
Co-Applicant _____ Date _____
Co-Applicant _____ Date _____

Loan Originator: _____

Best Time to call: _____
Day - Phone # _____ Day-Phone # _____
After Hours # _____ After Hours # _____
Pager _____ Pager _____
Cell Phone # _____ Cell Phone # _____
E-Mail _____ E-Mail _____

- Monitored Consistently
- Monitored Occasionally
- Monitored Consistently
- Monitored Occasionally