

**Boiling Springs Savings Bank  
25 Orient Way  
Rutherford, New Jersey 07070  
(201) 507-3200**

**RESIDENTIAL LOAN APPLICATION PACKAGE**

This instruction sheet is designed to assist you in submitting a completed loan package, which will enable us to respond to your application as quickly and efficiently as possible. Please submit all relevant documentation from the following list. Your cooperation in this matter will be greatly appreciated. **YOUR INTEREST RATE WILL BE LOCKED FOR A PERIOD OF 90 DAYS FROM RECEIPT OF A COMPLETED APPLICATION.**

- (1) **Complete and sign** the application in both areas indicated. **\*\*\*\*IF YOU CHOOSE TO FURNISH THE INFORMATION REQUESTED IN SECTION 10 (GOVERNMENT MONITORING), PLEASE COMPLETE ALL THREE AREAS—(ETHNICITY/RACE/SEX)\*\*\*\***
- (2) **Information Sheet.**
- (3) Copy of the fully executed **Contract of sale** if transaction is a **purchase**.
- (4) Copies of your most recent **two years W-2's** and the **two most recent pay stubs** from your present employer.
- (5) Copies of your most recent **two years Tax Returns (including all schedules and original ink signatures)** are required for the following:
  - (A) Self employed applicants
  - (B) Commission income earned
  - (C) Any rental properties owned with corresponding leases
  - (D) Union workers (**include all W-2's**)
- (6) Copies of most recent **two years corporate or partnership return** (if applicable).
- (7) Provide your most recent **three months bank statements, if purchasing a home**. If this is a **refinance**, please submit your most **current monthly statement (only 1 month required)**.
- (8) Copies of **all leases** substantiating rental income on the subject property.
- (9) A copy of an acceptable form of identification (i.e. Driver's license, State issued identification card, United States Passport).

In accordance with the USA Patriot Act, the Bank is required to obtain a secondary form of acceptable identification from each borrower. Examples of such identification are, but not limited to, utility bills, property tax bill, and current bank statements showing current address or a photo employee I.D. card.

Your Application Fee (see below for applicable amount) will be required upon your receipt of the required disclosures.

Omissions on your application and/or the accompanying documents will result in a time-consuming delay and the application may be returned back to the applicant(s). **PLEASE NOTE THAT PROCESSING TIME IS THIRTY (30) DAYS.**

If you are a **First Time Homebuyer**, your application fee may be refunded at time of closing provided you qualify for the program. Please ask our Lending Department for further details

**We thank you for your consideration of Boiling Springs Savings Bank in applying for mortgage financing and hope to serve your future needs.**

**APPLICATION FEE SCHEDULE**

**1 FAMILY - \$500.00**

**2 – 4 FAMILY - \$700.00**

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## PRIVACY POLICY

### Urgent Notice Concerning Customer Privacy

At Boiling Springs Savings Bank we are committed to servicing the needs of our customers and we want you to understand how we protect your privacy when we collect and use information about you and how we safeguard that information.

This Notice will help you understand:

1. Our safeguards for handling the privacy of your records and information
2. The type of information we collect about you and how it may be shared
3. Our commitment in maintaining ongoing compliance with applicable laws and regulations

### Safeguarding Your Information

Our policy for protecting the confidentiality and privacy of our customers' nonpublic personal information is achieved through the establishment of administrative, technical and physical safeguards. Our employees are governed by our policies that include their responsibility to protect the confidentiality of our customers' nonpublic personal information. Employees are authorized to access or use the information we collect only in the discharge of their assigned duties.

### Information We Collect

We limit the collection and use of information about our customers to data that are necessary to administer our business, provide superior customer support, and offer bank services that are of interest to our customers. The bank will collect and use information to help identify and mitigate potential risk or loss, as well as identify additional bank products or services that we believe our customers might want to know about. We collect information as necessary to provide our customers their requested services from such sources including application forms, interviews, transactions from banking activity (known as experience data), credit agencies, government sources, public records, and current and previous employers. The type of information we collect depends upon the services being requested by the customer, but may include the following type of personally identifiable information: Contact information (name, address, and telephone number), Employment Information, Transaction (experience data), Social Security Number, Income, and Credit or Debt obligations.

### How We Share Information

To protect customer privacy, we carefully control the way in which any information is shared. We share information concerning a customer's account history and experiences with the bank. Boiling Springs Savings Bank DOES NOT disclose nonpublic personal information about you to any outside organization other than for the support or promotion of the bank products and services or as required by law. These organizations may include (but are not limited to) non-affiliated third parties, other financial institutions, government agencies, consumer rating agencies, and third party litigants. The type of information we share depends upon the services provided, but may include the following type of nonpublic personal information: Contact Information (name, address, and telephone number), Credit Information, or Transaction (experience data). If you decide to close your account(s) or become an inactive customer, we will continue to adhere to the privacy position disclosed in this notice.

### Privacy on the Internet

We want our customers to know that their information is secure, that such use of information is covered by our policies, and that they are aware of and can control the use of their nonpublic personal information obtained through our website. Our Internet Privacy Notice can be reviewed by visiting our website at [www.bssbank.com](http://www.bssbank.com).

We are committed to maintaining the privacy of our customers' nonpublic personal information for those customers who access our website.

### Maintaining this Policy

This policy will be reviewed based on changing business conditions or changes in our information sharing practices. Boiling Springs Savings Bank reserves the right to change this policy at any time and our customers will be notified in accordance with applicable laws and regulations.



## IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

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 opens an account.

What this means for you: When you 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.

# INFORMATION SHEET

PLEASE PROVIDE THE FOLLOWING INFORMATION REQUESTED:

CLOSING ATTORNEY/TITLE AGENT:

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Telephone No.: \_\_\_\_\_ Fax No. \_\_\_\_\_

E-Mail: \_\_\_\_\_

REAL ESTATE BROKER OR SELLER:

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Telephone No.: \_\_\_\_\_ Fax No. \_\_\_\_\_

E-Mail: \_\_\_\_\_

ESTIMATED CLOSING DATE: \_\_\_\_\_ FROM SALES CONTRACT

BLOCK NUMBER \_\_\_\_\_ LOT NUMBER \_\_\_\_\_

ANNUAL REAL ESTATE TAXES \_\_\_\_\_

BORROWER INFORMATION:

MOTHER'S MAIDEN NAME : \_\_\_\_\_ ( for Identification purpose)

CELL PHONE NUMBER \_\_\_\_\_

FAX NUMBER \_\_\_\_\_ (Home or Work)

E-MAIL ADDRESS \_\_\_\_\_ (Home or Work)

CO-BORROWER INFORMATION:

MOTHER'S MAIDEN NAME : \_\_\_\_\_ ( for Identification purpose)

CELL PHONE NUMBER \_\_\_\_\_

F CAX NUMBER \_\_\_\_\_ (Home or Work)

E-MAIL ADDRESS \_\_\_\_\_ (Home or Work)

NAME OF A CORPORATION, PARTNERSHIP, LIMITED LIABILITY COMPANY,  
ESTATE, TRUST, ETC. (PENDING FORMATION):

Name of Entity: \_\_\_\_\_

Tax Identification No.: \_\_\_\_\_

PLEASE PROVIDE ALTERNATE MAILING ADDRESS FOR ALL  
CORRESPONDENCE, if applicable:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

APPLICANT's Signature \_\_\_\_\_ DATE \_\_\_\_\_

Co-APPLICANT's Signature \_\_\_\_\_ DATE \_\_\_\_\_



# 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

<b>Mortgage Applied for:</b>	<input type="checkbox"/> VA	<input type="checkbox"/> Conventional	<input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number
	<input type="checkbox"/> FHA	<input type="checkbox"/> USDA/Rural Housing Service			
Amount	Interest Rate	No. of Months	Amortization Type:	<input type="checkbox"/> Fixed Rate	<input type="checkbox"/> Other (explain):
\$	%			<input type="checkbox"/> GPM	<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"/> Purchase	<input type="checkbox"/> Construction	<input type="checkbox"/> Other (explain):		Property will be:
	<input type="checkbox"/> Refinance	<input type="checkbox"/> Construction-Permanent			<input type="checkbox"/> Primary Residence
					<input type="checkbox"/> Secondary Residence
					<input type="checkbox"/> Investment
<b>Complete this line if construction or construction-permanent loan.</b>					
Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a + b)
	\$	\$	\$	\$	\$
<b>Complete this line if this is a refinance loan.</b>					
Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	<input type="checkbox"/> made <input type="checkbox"/> to be made
	\$	\$		Cost: \$	
Title will be held in what Name(s)			Manner in which Title will be held		Estate will be held in:
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)					<input type="checkbox"/> Fee Simple
					<input type="checkbox"/> Leasehold (show expiration date)

## Borrower

## III. BORROWER INFORMATION

## Co-Borrower

Borrower's Name (include Jr. or Sr. if applicable)				Co-Borrower's Name (include Jr. or Sr. if applicable)			
Social Security Number	Home Phone (incl. area code)	D.O.B (MM/DD/YYYY)	Yrs. School	Social Security Number	Home Phone (incl. area code)	D.O.B (MM/DD/YYYY)	Yrs. School
<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower) no. ages		<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower) no. ages	
<input type="checkbox"/> Separated				<input type="checkbox"/> Separated			
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
		_____ No. Yrs.				_____ No. Yrs.	
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 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.
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## Borrower

## IV. EMPLOYMENT INFORMATION

## Co-Borrower

Name & Address of Employer	<input type="checkbox"/> Self-Employed	Yrs. on this job	Name & Address of Employer	<input type="checkbox"/> Self-Employed	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:**

**Borrower**

**IV. EMPLOYMENT INFORMATION (cont'd)**

**Co-Borrower**

Name & Address of Employer <input type="checkbox"/> Self-Employed		Dates (from-to)	Name & Address of Employer <input type="checkbox"/> Self-Employed		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)
Name & Address of Employer <input type="checkbox"/> Self-Employed		Dates (from-to)	Name & Address of Employer <input type="checkbox"/> Self-Employed		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. MONTHLY INCOME AND 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		
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other:		
<b>Total</b>	\$	\$	\$	<b>Total</b>	\$	\$

\*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 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 upon refinancing of the subject property.		
Description		LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:	\$	Name and address of Company	\$ Payment/Months	\$
<b>List checking and savings accounts below</b>		Acct. no.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$	Acct. no.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$	Acct. no.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$	Acct. no.		

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

Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
		Acct. no.		
Acct. no.	\$	Name and address of Company	\$ Payment/Months	\$
Stocks & Bonds (Company name/number & description)	\$	Acct. no.		
Life insurance net cash value	\$	Name and address of Company	\$ Payment/Months	\$
Face amount: \$				
<b>Subtotal Liquid Assets</b>	<b>\$</b>			
Real estate owned (enter market value from schedule of real estate owned)	\$	Acct. no.		
Vested interest in retirement fund	\$	Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
Net worth of business(es) owned (attach financial statement)	\$			
Automobiles owned (make and year)	\$	Job-Related Expense (child care, union dues, etc.)	\$	
Other Assets (itemize)	\$			
		<b>Total Monthly Payments</b>	<b>\$</b>	
<b>Total Assets a.</b>	<b>\$</b>	<b>Net Worth (a minus b) →</b>	<b>\$</b>	<b>Total Liabilities b. \$</b>

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

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		VIII. DECLARATIONS				
a. Purchase Price	\$	<b>If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.</b>				
b. Alterations, improvements, repairs		a. Are there any outstanding judgments against you?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
c. Land (if acquired separately)		b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
d. Refinance (incl. debts to be paid off)		c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
e. Estimated prepaid items		d. Are you a party to a lawsuit?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
f. Estimated closing costs		e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
g. PMI, MIP, Funding Fee		(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.)				
h. Discount (if Borrower will pay)						
i. Total costs (add items a through h)						

VII. DETAILS OF TRANSACTION (cont'd)		VIII. DECLARATIONS (cont'd)					
		<b>If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.</b>		<b>Borrower</b>		<b>Co-Borrower</b>	
				<b>Yes</b>	<b>No</b>	<b>Yes</b>	<b>No</b>
j. Subordinate financing		f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Borrower's closing costs paid by Seller		If "Yes," give details as described in the preceding question.					
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"/>
		i. Are you a co-maker or endorser on a note?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Loan amount (exclude PMI, MIP, Funding Fee financed)		j. Are you a U.S. citizen?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. PMI, MIP Funding Fee financed		k. Are you a permanent resident alien?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		l. <b>Do you intend to occupy the property as your primary residence?</b> If "Yes," complete question m below.		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
o. Loan amount (add m & n)		m. Have you had an ownership interest in a property in the last three years?		<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)?		_____		_____	
p. Cash from/to Borrower (subtract j, k, l & o from i)		(2) How did you hold title to the home--solely by yourself (S), jointly with your spouse (SP) or jointly with another person (O)?		_____		_____	

**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 <b>X</b>	Date	Co-Borrower's Signature <b>X</b>	Date
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**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.)

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

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

# CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION

Use this continuation sheet if you need more space to complete the Residential Loan Application.

Borrower:	Agency Case Number:
Co-Borrower:	Lender Case Number:

Mark **B** for Borrower or **C** for Co-Borrower.

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 1001, et seq.

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