

HOME LOAN APPLICATION CHECKLIST

Thank you for your interest in obtaining home loan financing with Security Bank Minnesota. Along with your completed application, please provide the following documents:

- 1. Complete tax returns for the last 2 years including W-2's
- 2. Payroll stubs for the last 30 days or evidence of other income if applicable
- 3. Last 2 months bank statements on all deposit accounts
- 4. If refinancing, a copy of your mortgage account statement if available

BORROWER'S SIGNATURE AUTHORIZATION

Borrower(s) Name and Address	Lender Name and Address
Subject Property Address	Lender Contact
ARAM.	Lender Phone No.
Loan Number	Date
Borrower A	uthorization
authorization. The information the Lender obtains is only to be used in t	and verify other credit information, including past and derstood that a copy of this form will also serve as the processing of my application for a mortgage loan.
Borrower	Date
Co-Borrower	Date
☐ The Borrower and/or Co-Borrower have applied BORROWERS" is required for HUD/FHA loan appli	for a HUD/FHA loan. The following "NOTICE TO cations using the blanket authorization form.
NOTICE TO BORROWERS: This is notice to Privacy Act of 1978 that HUD/FHA has a financial institutions in connection with the coryou. Financial records involving your transact further notice or authorization but will not be another Government Agency or Department permitted by law.	right of access to financial records held by nsideration or administration of assistance to tion will be available to HUD/FHA without e disclosed or released by this institution to

Bankers Systems, Inc., St. Cloud, MN (1-800-397-2341) Form FNMA-BSA 8/14/92

(page 1 of 1)

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This applica	cation	is des	igne	d to l	be cor	mplete	ed by	the a	appi rovi	icant(s) wit ded (and th	h th	e Lender's poropriate l	assist ox ch	tance. ecked)	Applic wher	ants	should the i	d comp income	lete the or ass	is fo sets	orm as of a	s "Borr person	ower" other	or "Co- than the	Borrower," e Borrower
(including	the Bo	rrowe	r's s	pouse	e) will	be us	ed as	s a ba	sis 1	for loan qua	lifica	ation or C	the	e inco	me o	r asse	ets of	the	Borrow	er's	spou	se or	other	person	who has
communit	y prope	erty ri	ghts	pursu	Jant t	o stat	te lav	v will	not	be used as	sab	oasis for lo	an qua	alificati	on, b	ut his	or he	r liabili	ties mu	ust b	e cor	sidere	d beca	use the	spouse or
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Borrower										Co-Borrov	wer														
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Mortgage	, [/A		Conv	ention	nal [。	ther	(explain):					Ag	ency	Case 1	Number	•		Lei	nder C	ase Nu	mber	
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Amount					Inte	rest R	ate	%	No.	of Months	1	mortizatio /pe:	n	Fixed	l Rate	 	1	r (expla (type)							
\$ 10.000	e gara	ultzgija	Ser o	Section 1	No.	15.11861			. PI	ROPERTY	INFO	ORMATIO	N AN			E OF				$\beta \in \mathbb{F}(\tilde{\beta})$	g salazil	1,3			
Subject Pr	operty	Addre	ess (street,	city, s	tate &	ZIP)			:														No	. of Units
Legal Desc	cription	of Su	ubjed	et Pro	perty	(attac	h des	scripti	on i	f necessary)								···					Year 6	Built
			1											. ,				Prope	rty will	be:				<u> </u>	
Purpose of	Loan		7	rchase financ		H		tructi		Permanent		Uther	(expl	ain):					Primary Resider	/		Secor Reside		Inv	estment
			cor				nstru	uctio	n-pe	ermanent l	oan	(a) Preser	+ Valu	e of L	nt.	L (b)	Cost	of Impr	oveme	nts	lт	otal (a	+ b)		
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Year Acquired	Origin								Exi	sting Liens		Purpose o	f Refii	nance				Desc	ribe ovemer	nts] mad	de	to	be made
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Source of	Down	Paym	ent,	Settle	ement	Char	ges, a	and/or	Su	bordinate F	inan	cing (expla	in)											expiration	old (show on date)
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Borrower's	Name	(inclu	ıde .	Jr. or	Sr. if	applic	able)						Co-B	orrowe	er's Na	ime (ii	nclude	Jr. or	Sr. if a	аррію	cable)				
Social Sec	urity N	lumbe	r H	ome f	hone	(incl.	area	code		OOB mm/dd/yyyy)		Yrs. School	Socia	al Secu	ırity N	umbe	r Hor	ne Pho	ne (inc	il. are	ea co		OB nm/dd/y	yyy)	Yrs. School
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riesent A	uuiess	(Street	i, city	, state,	, 217 7		Own	<u> </u>		Rent		No. Yrs.	.,				•				•••				_
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If residing	g at pi	esen	t ad	dress	for l	ess t	han 1	two y	/ear	rs, comple	te t	he followi													
Former Ac	ldress	(street,	city,	state,	ZIP)		Own] F	Rent		No. Yrs.	Form	er Ado	iress (street,	city, st	ate, ZIP	, <u> </u>	J ov	vn l	J R	lent _		_ No. Yrs.
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Initials: _

	V	MONTHLY INCOME /	ND COMBINED HOUS	ING EXPENSE INFORMA	ATION	
Control Income				Combined Monthly		Proposed
Gross Monthly Income	Borrower	Co-Borrower	Total	Housing Expense	Present	Proposed
Base Empl. Income* \$	<u>}</u>	\$	\$	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,				Homeowner Assn. Dues		
see the notice in "describe				Other:		
			- 			I
Total \$	·	\$	\$ such as tay returns and finance	Total	\$	\$
Describe	•		separate maintenance income	need not be revealed if the Bor	rrower (B)	
B/C		or Co-Borrower (C) does r	not choose to have it considere	ed for repaying this loan.		Monthly Amount
						\$
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i gradi i sapa AGI Samara Meta Jua			/I. ASSETS AND LIABIL			A MATA MARKALANA AND AND AND AND AND AND AND AND AND
sufficiently joined so that	it the Statement ca	an be meaningfully and fa bout a non-applicant spous	airly presented on a combi se or other person, this S	th married and unmarried ined basis; otherwise, sep Statement and supporting s	parate Statements and schedules must be con Completed	Schedules are required. If mpleted about that spouse Jointly Not Jointly
ASSETS Description		Cash or Market Value	including automobile loans, r	ets. List the creditor's name, a revolving charge accounts, real accessary. Indicate by (*) those I of the subject property.	l estate loans, alimony, chil	ld support, stock pledges, etc.
Cash deposit toward purc	chase held by:	\$		LITIES	Monthly Payment &	
		!	Name and address of Co		Months Left to Pay \$ Payment/Months	\$
the and anying	to ba		Name and address a	ompany	\$ Paymonome	*
List checking and savir			1	1	!	
Name and address of Ban	ik, S&L, or Credit	Union	1		ļ	
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Name and address of Ban	nk S&I or Credit		1		•	
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			11 - I delegan of C		A Comment of the contract of t	1
Acct. no.			Name and address of Co	ompany	\$ Payment/Months	\$
		\$]			
Stocks & Bonds (Compan & description)	ny name/number	\$	1			
a description,						
	1		Acct. no.			
			Name and address of Co	ompany	\$ Payment/Months	\$
Life insurance net cash v	relue aules		Training and a second	Allipant,	, -, -, -, -, -, -, -, -, -, -, -, -, -,	ľ
	aire ;	\$!	
Face amount: \$			1			
Subtotal Liquid Assets	 	\$	1	1		
Real estate owned (enter		\$				
from schedule of real esta	ate owneu,		Acct. no.			
Vested interest in retirem	ent fund	\$	Name and address of Co	ompany	\$ Payment/Months	\$
Net worth of business(es)	s) owned	\$		·		
(attach financial statemer		•		1	!	
Automobiles owned (mak	ke and year)					
] `	\$				
			Acct. no.			
			Alimany/Child Support/S	Maintanance		
			Alimony/Child Support/S Payments Owed to:	eparate Maintenance	\$	
Other Assets (itemize)	1	\$				
			Job-Related Expense (chetc.)	nild care, union dues,	\$	
			810.7	Ī	•	
	ļ					
			Total Monthly Payme	nts	\$	
Tr	otal Assets a.		Net Worth		Total Liabilities b.	
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Initials:

AND THE STATE OF T			VI. ASS	ETS AND	LIABILITIES (cont'o	1)								
Property Address (enter S if sold, PS if pe or R if rental being held for income)	ending sale	Type of Property		resent cet Value	Amount of Mortgages & Liens		Gross al Income	Mortga Paymer	'	Insurance, Maintenance axes & Miso		Net ntal Income		
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					*	*	'							
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Advisor Adviso		Tatala			s	4	s		\$		\$			
		Totals				<u> </u>			1	accest Nices	.hor			
Alternate Name					Creditor Name				Acc	ount Num	iber			
VII. DETAILS OF TRA				If you a	nswer "Yes" to any		II. DECLA			Borrov	ver C	o-Borrower		
a. Purchase price b. Alterations, improvements, repairs	\$				tinuation sheet for e			-		Yes	No \	Yes No		
c. Land (if acquired separately)					ere any outstanding j	-			_		_	그		
d. Refinance (incl. debts to be paid off)					you been declared bar						}	႕님		
e. Estimated prepaid items				lieu th	c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?									
f. Estimated closing costs					ou a party to a lawsuit you directly or indire		en obligate	d on an	loan w	ا لـــــا hich result	LLLIIL ted in f	oreclosure		
g. PMI, MIP, Funding Fee				tranef	er of title in lieu of fo	reciosu	ıre, or judar	ment? (Th	nis would	include st	uch loar	ns as nome		
h. Discount (if Borrower will pay)	-			mortgage loans, SBA loans, home improvement loans, educational loans, manufacture (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes, provide details, including date, name, and address of Lender,										
 Total costs (add items a through land) Subordinate financing 	n)			FHA o	or VA case number, if	any, a	name, and nd reasons	for the a	ction.)	"' 🔲 ا		\square		
k. Borrower's closing costs paid by Selle	r			f. Are y	ou presently delinquer	nt or in	default on	any Fed	eral debt	or				
I. Other Credits (explain)				anv o	other loan, mortgage, ntee? If "Yes," give	. finan	icial obliga	tion, bon	d, or lo	an	_			
				quest							— <u>-</u>	믁 닏		
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				1	part of the down pay ou a co-maker or endo					H	┵╢	ᅱ⊢		
					ou a U.S. citizen?					···		커버		
				1' '	ou a permanent reside	nt alier	n?			Hi	TIF	ヿ゙ヿ		
				I. Do y	ou intend to occupy	the p	roperty as	your pr	imary					
 Loan amount (exclude PMI, MIP, Funding Fee finance 	ed)			resid	ence? If "Yes," comp	lete qu	estion m b	elow.						
n. PMI, MIP, Funding Fee financed				three	you had an ownersh years?							_		
o. Loan amount (add m & n)				1 /5	hat type of property PR), second home (SH) or in	vestment p	roperty (I	P)?		-			
p. Cash from/to Borrower				(2) H	ow did you hold title intly with your spous	to the e (SP),	home so or jointly v	with anot	ourseit (S her perso	on ———	-			
(subtract j, k, l & o from i)		IV	A CKNO		O)? MENT AND AGREEN	/FNT	ANALYS ALT		. %					
Each of the undersigned specifically represents	to Lender and	40 1000	r'a actual	or potential	agente brokers processi	ors attr	orneys, insure	rs, service	rs, succes	sors and as	signs and	d agrees an		
acknowledges that: (1) the information provided	in this applica	tion is tru	and corre	ect as of the	date set forth opposite i	ny signi Iferany	loss due to r	eliance upo	n anv misr	epresentatio	n that I h	nave made o		
this application, and/or in criminal penalties inclu	ding, but not lin	nited to, f	ne or impri	isonment or	both under the provisions	lication:	18, United 3	erty will not	t be used fo	or any illegal	or prohi	bited purpos		
or use; (4) all statements made in this application	n are made for t	ne purpos	e of obtain	ing a residen	itial mortgage loan; (5) the	proper	approved: (7)	the Lende	randits a	ents, broke	rs, insure	ers, servicers		
successors, and assigns may continuously rely or	n the informatio	n containe	ed in the ap	oplication, an	d I am obligated to amend	the loa	supplement i an become de	linguent, th	e Lender. i	ts servicers,	success	ors or assign		
may, in addition to any other rights and remedies	that it may have	ve relating	to such de	elinquency, re	port my name and accoun	nt inioin ither Ler	nation to one	ents, broke	ers. insurer	s. servicers.	success	ors or assign		
has made any representation or warranty, express	s or implied, to r	me regardi in applical	ng the prop	perty or the c	condition or value of the pr	video re	ecordings), or	my facsim	ile transmi:					
a facsimile of my signature, shall be as effective, Acknowledgement Each of the undersigned here	enforceable and	valid as if	a paper ve	ersion of this	application were delivered	contain	ning my origin	ai willen s	ignature.					
or obtain any information or data relating to the L	oan, for any leg	itimate bu	siness purp	ose through	any source, including a so	urce nan	ned in this ap	plication or	a consum	or reporting t	agono,.			
Borrower's Signature			Date		Co-Borrower's Sig	nature					Date			
x					X									
					NMENT MONITORIN									
The following information is requested by the Fed and home mortgage disclosure laws. You are no	at required to fi	vrnich thic	informatio	n hutare e	ncouraged to do so the	law pro	vides that a	ender mav	not discri	minate eithe	i on the	Dasis Of till		
and norrie mortgage disclosure raws. For all in information, or on whether you choose to furnish ethnicity, race, or sex, under Federal regulations, wish to furnish the information, please check the	h it. If you furni	ish the inf	ormation, p	olease provid	e both ethnicity and race.	. For rac	ce, you may o d surname if	vou have r	nade this a	pplication in	person.	If you do no		
state law for the particular type of loan applied for	r.)				<u>. </u>									
BORROWER I do not wish to furni			tin-		CO-BORROWER Ethnicity:	' 	I do not wish Hispanic or L			nation. Iispanic or L	atino			
American Indian or	Not His	panic or La	Black		Race:	뉘	American In Alaska Nativ	dian or	Asian		Black	or an American		
Alaska Native Native Hawaiian or Other Pacific Islande			Airic	an American			Native Hawa Other Pacific	iian or 🕝	White		_ ,			
Sex: Female	Male				Sex:		Female		Male					
To be Completed by Loan Originator:		certo for	e intervie		By the applicant an	nd subs	nitted by fa	x or mail						
This information was provided:			e interview interview		By the applicant an				he Interne	et_				
Loan Originator's Signature							ite							
X						_	O-!-!-	tor's DL	one No.	her linal	ıdina -	rea code		
Loan Originator's Name (print or type	e) L	oan Ori	ginator	ldentifier		Lo	an Origina	tor's Ph	one Num	iper (incli	uung a	ied COGE)		
Loan Origination Company's Name		oan Ori	gination	Company	/ Identifier	Lo	an Origina	tion Cor	npany's	Address				
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Initials: _

The first of the second of the	CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION	The state of the state of the state of the state of
Use this continuation sheet if you need more space to	Borrower:	Agency Case Number:
complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.	Co-Borrower:	Lender Case Number:

I/We fully understand that it is a Federal of as applicable under the provisions of Title		ent, or both, to knowingly make any false statem 1, et seq.	ents concerning any of the above facts
Borrower's Signature:	Date	Co-Borrower's Signature:	Date
X		x	
			initials:
Uniform Residential Loan Application			Fannie Mae Form 1003 7/05 (Rev. 6/09) Freddie Mac Form 65 7/05 (Rev. 6/09)