



FIRST NATIONAL BANK

One Bank. Every Service.

Residential Loan Application

Notice of Intent to Apply for Credit

- I **DO** intend to apply for joint credit.
 I do **NOT** intend to apply for joint credit.

Type of Mortgage & Terms of Loan

Mortgage Applied For:

- VA FHA Conventional USDA/RECD Other: _____

Amount: \$

Interest Rate:

Number of Months:

Amortization Type:

- Fixed Rate Other (explain): _____ ARM (type): _____

Property Information & Purpose of Loan

Subject Property Address (street, city, state, & zip code)

Number of Units:

Legal Description of Subject Property (attach description if necessary)

Year Built:

Purpose of Loan:

- Purchase Construction
 Refinance Construction-Permanent
 Other (explain): _____

Property Will Be:

- Primary Residence Secondary Residence Investment

****Complete these two lines if construction or construction-permanent loan.****

Year Lot Acquired: _____ Original Cost: \$ _____ Amount Existing Liens: \$ _____

Present Value of Lot (a): \$ _____ Cost of Improvements (b): \$ _____ Total of (a + b): \$ _____

****Complete these two lines if this is a refinance loan.****

Year Acquired: _____ Original Cost: \$ _____ Amount Existing Liens: \$ _____

Purpose of Refinance:	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 _____ <small>show expiration date</small>
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: _____	

Borrower Information

Marital Status

Primary Borrower: Married Separated Unmarried (including single, divorced, and widowed)
Co-Borrower: Married Separated Unmarried (including single, divorced, and widowed)

Primary Borrower's Information

Name (First M. Last): _____

Birthdate (mm/dd/yyyy) _____

Social Security Number: _____ - _____

Years of School: _____

Number of Dependents: _____ Age(s): _____

Home Phone Number: (____) _____ - _____

Cell Phone: (____) _____ - _____

Present Address:

Physical Address: _____

Mailing Address: _____

City, State Zip Code: _____

Rent* Own

No. of Years at Address: _____

*Landlord Name: _____

*Landlord Phone # (____) _____ - _____

*Landlord Address: _____

*City, State Zip Code: _____

Former Address (If at present address less than 2 years)

Street Address: _____

City, State Zip Code: _____

No. of Years at Address: _____

Rent* Own

Current Employer Self Employed

Employer: _____

Position: _____

Length of Employment: _____

Years in this Job Field: _____

Monthly Income: \$ _____

Street Address: _____

City, State Zip Code: _____

Work Phone Number: (____) _____ - _____

Former Employer Self Employed

Former Employer: _____

Position: _____

Length of Employment: _____

Years in this Job Field: _____

Monthly Income: \$ _____

Street Address: _____

City, State Zip Code: _____

Work Phone Number: (____) _____ - _____

Co-Borrower's Information (joint applicant or co-signer)

Name (First M. Last): _____

Birthdate (mm/dd/yyyy) _____

Social Security Number: _____ - _____

Years of School: _____

Number of Dependents: _____ Age(s): _____

Home Phone Number: (____) _____ - _____

Cell Phone: (____) _____ - _____

Present Address:

Physical Address: _____

Mailing Address: _____

City, State Zip Code: _____

Rent* Own

No. of Years at Address: _____

*Landlord Name: _____

*Landlord Phone # (____) _____ - _____

*Landlord Address: _____

*City, State Zip Code: _____

Former Address (If at present address less than 2 years)

Street Address: _____

City, State Zip Code: _____

No. of Years at Address: _____

Rent* Own

Current Employer Self-Employed

Employer: _____

Position: _____

Length of Employment: _____

Years in this Job Field: _____

Monthly Income: \$ _____

Street Address: _____

City, State Zip Code: _____

Work Phone Number: (____) _____ - _____

Former Employer Self Employed

Former Employer: _____

Position: _____

Length of Employment: _____

Years in this Job Field: _____

Monthly Income: \$ _____

Street Address: _____

City, State Zip Code: _____

Work Phone Number: (____) _____ - _____

Monthly Income & Combined Housing Expense Information

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Mo. Housing Expense	Present	Proposed
Base 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		
TOTAL	\$	\$	\$	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
	\$
	\$
	\$

Assets & 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 spouse, this Statement and supporting schedules must be completed about that spouse also.

Assets

Description	Cash or Market Value
Cash deposit toward purchase held by:	\$
<i>List checking and savings accounts below</i>	
Name and address of Bank, S & L, or Credit Union	
Account Number:	\$
Name and address of Bank, S & L, or Credit Union	
Account Number:	\$
Name and address of Bank, S & L, or Credit Union	
Account Number:	\$
Name and address of Bank, S & L, or Credit Union	
Account Number:	\$
Stocks & Bonds (Company Name/Number & Description)	\$
Life Insurance net cash value	\$
Face Amount: \$	
Subtotal of Liquid Assets:	\$

Assets, continued.

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 & year):	\$
Other Assets (itemize):	\$
TOTAL ASSETS a.	\$

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 a 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.

Liabilities

Name and Address of Company	Monthly Payments	Pmts Remaining	Unpaid Balance
	\$		\$
Account Number:			
Name and Address of Company	Monthly Payments	Pmts Remaining	Unpaid Balance
	\$		\$
Account Number:			
Name and Address of Company	Monthly Payments	Pmts Remaining	Unpaid Balance
	\$		\$
Account Number:			
Name and Address of Company	Monthly Payments	Pmts Remaining	Unpaid Balance
	\$		\$
Account Number:			
Name and Address of Company	Monthly Payments	Pmts Remaining	Unpaid Balance
	\$		\$
Account Number:			
Name and Address of Company	Monthly Payments	Pmts Remaining	Unpaid Balance
	\$		\$
Account Number:			
Alimony /Child Support/Separate Maintenance Payments Owed to:	\$		
Job Related Expenses (child care, union dues, etc.)	\$		
Total Monthly Payments	\$		
TOTAL LIABILITIES b.			\$
Net Worth (a. - b.):			\$

Details of Transaction

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

Declarations

If you answer "yes" to any questions a through i, please use a continuation sheet for explanation.	Borrower	Co-Borrower
a. Are there any outstanding judgements against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
b. Have you declared bankruptcy within the past 7 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
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
d. Are you a party to a lawsuit?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgement? (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.)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
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.	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
h. Is any part of the down payment borrowed?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
i. Are you a co-maker or endorser on a note?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
j. Are you a U. S. Citizen?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
k. Are you a permanent resident alien?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
l. Do you intend to occupy the property as your primary residence? - If "Yes," complete question m below.	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
m. Have you had an ownership interest in a property in the last three years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
(1) What type of property did you own - principal residence (PR), second home (SH), or investment property (IP)?		
(2) How did you hold title to the home - solely by yourself (S), jointly with your spouse (SP), or jointly with other person (O)?		

Acknowledgement & 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 herein; (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 herein; (6) any owner or servicer of the Loan may verify or reverify any information contained in the application from any source named in this application, and Lender, its successors or assigns may retain the original and/or an electronic record of this application, even if the Loan is not 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 owner or servicer of the Loan 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 credit 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.

Acknowledgment. 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
X	
Co-Borrower's Signature	Date
X	

Information for Government Monitoring Purposes

Disclaimer: Per federal law please do NOT complete the ethnicity, race and sex information for the borrower/co-borrower for home equity loans or home improvement loans. However for home purchase loans or for home refinances of the original purchase money, federal law mandates the information is collected. 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 you are encouraged to do so. The law provides that a lender may discriminate neither on the basis of this information, nor 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 or surname. If you do 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	Co-Borrower
<input type="checkbox"/> I do not wish to furnish this information Ethnicity: <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	<input type="checkbox"/> I do not wish to furnish this information Ethnicity: <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

Please Sign & Mail to:

First National Bank
P. O. Box 1351
Chadron, NE 69337

or

First National Bank
P. O. Box 45
Ainsworth, NE 69210

A First National Bank loan officer will be contacting you to provide disclosures specific to your loan request.