**CONSUMER REAL ESTATE LOAN APPLICATION**

**First Resource Bank \* NMLS ID: 409503**

***See attached business card for Mortgage Loan Officer information.***

**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.**

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| **AMOUNT REQUESTED: $** | **PURPOSE OF LOAN:**  |
| **PROPERTY INFORMATION** | **TYPE OF ACCOUNT REQUESTED** |
| **Subject Property Address:**       | Check one to indicate the type of account you are requesting. *Note: Married applicants may apply for separate accounts.*[ ]  **Joint Account.** *We intend to apply for joint credit.*  ***Initial here:* \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** ***Applicant Co-Applicant***[ ]  **Individual Account** – Relying solely on my income and assets[ ]  **Individual Account** – Relying on my income and assets, as well as income and assets of another. |
| Subject property is your: [ ]  Primary Residence [ ]  Secondary Home [ ]  Investment/Rental PropertyWe will need the following information on the subject property:* *Copy of the Title Insurance Policy or Abstract*
* *Copy of the current Homeowners Insurance Policy*
* *Copy of the most current Real Estate Tax bill*
 |
| ***Collateral Property*** |
| **Year Purchased:** | **Present Value:** | **Balance Owed:** | **Year Built:** |
| Mortgage/Landlord Held by:      | Title In name of:      | Address of Title Holder:      |

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| **APPLICANT INFORMATION** | **CO-APPLICANT INFORMATION** |
| Full Name      | Full Name      |
| Street Address      | Street Address      |
| City/State/Zip      | City/State/Zip      |
| Years Here:       | [ ]  Own [ ]  Rent [ ]  Other:       | Years Here:       | [ ]  Own [ ]  Rent [ ]  Other:       |
| Home Phone: Cell Phone:             | Home Phone: Cell Phone:             |
| Social Security #:      | Date of Birth      | Social Security #:      | Date of Birth      |
| Driver’s License No:       | Driver’s License No:       |
| Dependents/Ages:       | Dependents/Ages:       |
| Marital Status: [ ]  Married [ ]  Unmarried\* [ ]  Separated *\*includes single, divorced, widowed* | Marital Status: [ ]  Married [ ]  Unmarried\* [ ]  Separated *\*includes single, divorced, widowed* |
| ***EMPLOYMENT INFORMATION*** | ***EMPLOYMENT INFORMATION*** |
| Employer      | Employer      |
| Address      | Address      |
| Job Title      | Years employed:      | Business Phone:      | Job Title      | Years employed:      | Business Phone:      |
| Annual Gross Employee Income: $      | Annual Gross Employee Income: $      |
| Other Income: $     *Alimony, child support or maintenance payments need not be revealed if you do not wish to have it considered as a basis for repaying this loan.* | Other Income: $     *Alimony, child support or maintenance payments need not be revealed if you do not wish to have it considered as a basis for repaying this loan.* |
| Source of Other Income: Amount/Month:      $      | Source of Other Income: Amount/Month      $      |
| ***PERSONAL REFERENCES*** | ***PERSONAL REFERENCES*** |
| Name:      Address:       | Phone:      Email:      Relationship:       | Name:      Address:       | Phone:      Email:      Relationship:       |
| Name:      Address:       | Phone:      Email:      Relationship:       | Name:      Address:       | Phone:      Email:      Relationship:       |

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| **Asset and Debt Information** |
| **Assets** | **Indicate****J/B/C\*** | **Amount ($)** | **Liabilities** | **Indicate****J/B/C\*** | **Monthly Payment** | **Unpaid Balance** |
| List Checking & Savings Accounts      |       |       | Real Estate Mortgages      |       |       |       |
|       |       |       | Consumer Loans Due This Bank:      |       |       |       |
|       |       |       |       |       |       |       |
| Stocks, Bonds, Etc.       |       |       |       |       |       |       |
|       |       |       | Consumer Loans Due Others:      |       |       |       |
| Cash Value of Life Insurance      |       |       | Credit or Charge Cards:      |       |       |       |
|  Face Amount $ |       |       |       |       |       |       |
| Cash Value of Pension – IRAs      |       |       |       |       |       |       |
| Real Estate Owned –  Primary Residence |       |       |       |       |       |       |
| Other Real Estate       |       |       | Other Debts:      |       |       |       |
| Automobiles: (Make, Model, Year)      |       |       |       |       |       |       |
| Personal Property      |       |       |  |       |       |       |
| Equity In Business Owned\*\*      |       |       |  |       |       |       |
| Other Assets (Itemize)      |       |       |  |       |       |       |
|       |       |       | **Total Liabilities:** |       |       |       |
|       |       |       | **Net Worth (Total Assets minus Total Liabilities):** |       |       |       |
| **Total Assets:** |       |       | **Total Net Worth & Liabilities:** |       |       |       |

*\*J – Joint Ownership, B – Borrower, C – Co-Borrower*

*\*\* If self-employed please include copies of your personal tax returns from the past two years. Business tax returns/financial statements may also be requested.*

**NOTICE TO MARRIED WISCONSIN APPLICANTS:** No provision of marital property agreement, a unilateral statement under WI. Statutes §766.59 or court decree under WI. Statutes §766.70 adversely affects the interest of the lender unless the lender, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the creditor is incurred.

***For Wisconsin married residents only: If signed below, the obligations to the Lender evidenced by this Agreement are being incurred in the interest of my marriage or family:***

 X\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 ***Borrower Signature***

**THE UNDERSIGNED CERTIFY THAT THE INFORMATION CONTAINED ON THIS FORM AND ON ANY ATTACHMENTS HAS BEEN CAREFULLY REVIEWED AND THAT IT IS TRUE AND CORRECT IN ALL RESPECTS.** I/We certify that everything I/we have stated in this application and on any attachments is correct. You may keep this application whether or not it is approved. By signing below, I/we authorize you to check my/our credit and employment history and to answer questions others may ask you about my/our credit record with you. I/We understand that I/we must update this credit information at your request and if my/our financial condition changes.

***The undersigned understand that it may be a federal crime punishable by fine or imprisonment or both to knowingly make any false statements concerning any of the above facts, under the provisions of Title 18, United States Code, Section 1014.***

**FOR HELOCs: I/We further acknowledge receipt of the Home Equity Brochure and the lender’s Home Equity Disclosure Statement on today’s date.**

 **Date Borrower**

 **Date Co-Borrower**

**INFORMATION FOR GOVERNMENT MONITORING PURPOSES**

**FOR ALL DWELLING-SECURED LOANS**

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| The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, race, and sex) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so.  | You may select one or more designations for “Ethnicity” and one or more designations for “Race.” The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, race, and sex on the basis of visual observation or surname. **If you do not wish to provide some or all of this information, please check to indicate that below.**  |

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| **APPLICANT** | **CO-APPLICANT** |
| **ETHNICITY** (check one or more) | **[ ]  Hispanic or Latino**  [ ]  Mexican [ ]  Puerto Rican [ ]  Cuban [ ]  Other Hispanic or Latino – print origin, for example, Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**[ ]  Not Hispanic or Latino****[ ]  I do not wish to provide this information** | **ETHNICITY** (check one or more) | **[ ]  Hispanic or Latino**  [ ]  Mexican [ ]  Puerto Rican [ ]  Cuban [ ]  Other Hispanic or Latino – print origin, for example, Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**[ ]  Not Hispanic or Latino****[ ]  I do not wish to provide this information** |
| **RACE**(check one or more)  | **[ ]  American Indian or Alaska Native –** Print name of enrolled or principal tribe:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ **[ ]  Asian**  [ ]  Asian Indian [ ]  Chinese [ ]  Filipino [ ]  Japanese [ ]  Korean [ ]  Vietnamese [ ]  Other Asian – print race, for example, Hmong, Laotian, Thai, Pakistani, Cambodian, etc.:­\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**[ ]  Black or African American** **[ ]  Native Hawaiian or other Pacific Islander**[ ]  Native Hawaiian [ ]  Guamanian or Chamorro [ ]  Samoan [ ]  Other Pacific Islander – print race, for example, Fijian, Tongan, and so on:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**[ ]  White** **[ ]  I do not wish to provide this information** | **RACE**(check one or more) | **[ ]  American Indian or Alaska Native –** Print name of enrolled or principal tribe:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ **[ ]  Asian**  [ ]  Asian Indian [ ]  Chinese [ ]  Filipino [ ]  Japanese [ ]  Korean [ ]  Vietnamese [ ]  Other Asian – print race, for example, Hmong, Laotian, Thai, Pakistani, Cambodian, etc.:­\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**[ ]  Black or African American** **[ ]  Native Hawaiian or other Pacific Islander** [ ]  Native Hawaiian [ ]  Guamanian or Chamorro [ ]  Samoan [ ]  Other Pacific Islander – print race, for example, Fijian, Tongan, and so on:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**[ ]  White** **[ ]  I do not wish to provide this information** |
| **SEX** (check one or more) | **[ ]  Male** **[ ]  Female****[ ]  I do not wish to provide this information** | **SEX**(check one or more) | **[ ]  Male** **[ ]  Female** **[ ]  I do not wish to provide this information** |

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| ***To be completed by Loan Officer (only for applications taken in person):***  |
| **APPLICANT** | **CO-APPLICANT** |
| Was the **ethnicity** of the applicant collected on the basis of visual observation or surname? (Should be completed even if applicant selected not to provide demographic information) [ ]  Yes [ ]  NoIf yes, choose one of the following:[ ]  Hispanic or Latino [ ]  Not Hispanic or Latino | Was the **ethnicity** of the applicant collected on the basis of visual observation or surname? (Should be completed even if co-applicant selected not to provide demographic information)[ ]  Yes [ ]  NoIf yes, choose one of the following:[ ]  Hispanic or Latino [ ]  Not Hispanic or Latino |
| Was the **race** of the applicant collected on the basis of visual observation or surname? (Should be completed even if applicant selected not to provide demographic information)[ ]  Yes [ ]  NoIf yes, choose one of the following:[ ]  American Indian or Alaska Native[ ]  Asian[ ]  Black or African American [ ]  Native Hawaiian or Other Pacific Islander[ ]  White  | Was the **race** of the applicant collected on the basis of visual observation or surname? (Should be completed even if co-applicant selected not to provide demographic information)[ ]  Yes [ ]  NoIf yes, choose one of the following:[ ]  American Indian or Alaska Native[ ]  Asian[ ]  Black or African American [ ]  Native Hawaiian or Other Pacific Islander[ ]  White  |
| Was the **sex** of the applicant collected on the basis of visual observation or surname? (Should be completed even if applicant selected not to provide demographic information)[ ]  Yes [ ]  NoIf yes, choose one of the following:[ ]  Male [ ]  Female | Was the **sex** of the applicant collected on the basis of visual observation or surname? (Should be completed even if co-applicant selected not to provide demographic information)[ ]  Yes [ ]  NoIf yes, choose one of the following:[ ]  Male [ ]  Female |

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| ***To be completed by Loan Officer (all applications):***  |
| ***Application taken by:***[ ]  Face-to-Face Interview [ ]  Mail [ ]  Telephone [ ]  Internet/Email[ ]  Fax | ***Loan Officer signature:*****\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_****Date application received: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** **Loan Number: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** | ***Interviewer’s Branch:*****[ ]  7449 Village Drive** **Lino Lakes, MN 55014****[ ]  1946 Washington Ave S** **Stillwater, MN 55082****[ ]  2206 Glacier Drive** **St Croix Falls, WI 54024****[ ]  811 Washington Ave S, Suite**  **104, Minneapolis, MN 55415** |