

**DAKOTA COMMUNITY BANK & TRUST, N.A.--DWELLING SECURED LOAN APPLICATION**

<b>Credit Requested</b>		<b>Amount Requested</b> \$ _____		<b>Purpose/Description of Collateral</b>	
<input type="checkbox"/> Secured <input type="checkbox"/> Unsecured <input type="checkbox"/> Joint <input type="checkbox"/> Individual		<b>Term</b> _____ <b>Interest Rate Requested</b> _____ Property Address Securing Loan: _____ <b>Property Value Estimate</b> \$ _____		Use of Loan Proceeds <input type="checkbox"/> Home Purchase <input type="checkbox"/> Home Improvement <input type="checkbox"/> Refinance <input type="checkbox"/> One to four family <input type="checkbox"/> Mobile home <input type="checkbox"/> Multifamily Lien Position _____ Year Built _____ <input type="checkbox"/> owner occupied <input type="checkbox"/> not owner occupied Purchase Price _____	
We intend to apply for joint Credit. (If joint, both applicants must initial below)					
Applicant _____		Co-Applicant _____			

<u>Applicant</u>	<u>Co-Applicant</u>
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Name ( First, Middle, Last)		Name ( First, Middle, Last)		
Address (Street)		Address (Street)		
City, State, Zip		City, State, Zip		
Social Security Number	Birth Date	Social Security Number	Birth Date	
Home Phone #	Cell Phone #	Home Phone #	Cell Phone #	
Mother's Maiden Name	Place of Birth	Mother's Maiden Name	Place of Birth	
Email Address		Email Address		
Previous Address (if less than 2 years at present address)		Previous Address (if less than 2 years at present address)		
Name & Address of Current Employer		Name & Address of Current Employer		
Business Phone	Occupation	Business Phone	Occupation	
Time with Present Employer	Gross Annual Salary	Time with Present Employer	Gross Annual Salary	
Previous Employer (if less than 2 years at current employer)		Previous Employer (if less than 2 years at current employer)		
Time with Previous Employer	Years employed in present line of work or profession	Time with Previous Employer	Years employed in present line of work or profession	
Rent/Mortgage Payment	Proposed monthly housing payment	Rent/Mortgage Payment	Proposed monthly housing payment	
Landlord or Mortgage Holder		Landlord or Mortgage Holder		
<b>Alimony, Child Support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying the obligation</b> Alimony, child support, or separate maintenance income received under: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding		<b>Alimony, Child Support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying the obligation</b> Alimony, child support, or separate maintenance income received under: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding		
Other Income (monthly)	Source of other income	Other Income (monthly)	Source of other income	
Number of Dependents	Ages	Number of Dependents	Ages	
Marital Status (DO NOT COMPLETE IF APPLICATION IS FOR INDIVIDUAL, UNSECURED CREDIT) <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (including single, divorced, and widowed)		Marital Status (DO NOT COMPLETE IF APPLICATION IS FOR INDIVIDUAL, UNSECURED CREDIT) <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (including single, divorced, and widowed)		
Name of Nearest Relative not living with you		Name of Nearest Relative not living with you		
Address		Address		
Relationship	Home Phone #	Relationship	Home Phone #	
Cell Phone #	Work Phone #	Cell Phone #	Work Phone #	
Checking Account	Name of Bank	Balance		
Savings Account	Name of Bank	Balance		
Certificates	Name of Bank	Balance		
Investments	Name of Bank	Balance		
<b>Description of Assets Owned</b>		<b>Subject to Debt (Yes / No)</b>		<b>Value</b>
				\$
				\$
				\$
<b>Creditor</b>	<b>Name on the Account</b>	<b>Original Amount</b>	<b>Present Balance</b>	<b>Monthly Payment</b>
<b>Other Obligations -- (liability to pay alimony, child support, separate maintenance)</b>				
<b>Signatures</b>		<b>Net Worth</b>	<b>Total Monthly Payments</b>	

I certify that everything I have stated in this application and on any attachment is correct. You may keep this application whether or not it's approved. By signing below I authorize you to check my credit and employment history and to answer questions others may ask you about my credit record with you. I understand that I must update credit information at your request if my financial condition changes.

Applicant's Signature _____	Date _____	Co-Applicant's Signature _____	Date _____
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<b>FOR BANK USE ONLY:</b>	COMPLETE APPLICATION RECEIVED:	LENDER INITIALS: _____	DATE: _____
	HOW APPLICATION WAS TAKEN:	<input type="checkbox"/> Face to Face <input type="checkbox"/> Mail <input type="checkbox"/> Phone or Fax <input type="checkbox"/> Internet	

## INFORMATION FOR GOVERNMENT MONITORING PURPOSES

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 required 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 below.

APPLICANT	CO-APPLICANT
<input type="checkbox"/> I do not wish to furnish this information	<input type="checkbox"/> I do not wish to furnish this information
<b>Ethnicity</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic or Latino - Print origin: _____  <input type="checkbox"/> Non Hispanic or Latino <input type="checkbox"/> Information not Provided (mail, internet, or phone application) <input type="checkbox"/> N/A - Not a natural person	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic or Latino - Print origin: _____  <input type="checkbox"/> Non Hispanic or Latino <input type="checkbox"/> Information not Provided (mail, internet, or phone application) <input type="checkbox"/> N/A - Not a natural person <input type="checkbox"/> No co-applicant
<b>Race</b> <input type="checkbox"/> American Indian or Alaska Native Print name of enrolled or principal tribe: _____ <input type="checkbox"/> Asian <input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian- Print origin: _____  <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guanmanian or <input type="checkbox"/> Samoan                                  Chamorro <input type="checkbox"/> Other Pacific Islander- Print origin: _____  <input type="checkbox"/> White _____ <input type="checkbox"/> Information not Provided (mail, internet, or phone application) <input type="checkbox"/> N/A - Not a natural person	<input type="checkbox"/> American Indian or Alaska Native Print name of enrolled or principal tribe: _____ <input type="checkbox"/> Asian <input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian- Print origin: _____  <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guanmanian or <input type="checkbox"/> Samoan                                  Chamorro <input type="checkbox"/> Other Pacific Islander- Print origin: _____  <input type="checkbox"/> White _____ <input type="checkbox"/> Information not Provided (mail, internet, or phone application) <input type="checkbox"/> N/A - Not a natural person <input type="checkbox"/> No co-applicant
<b>Sex</b> <input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> Information not Provided (mail, internet, or phone application) <input type="checkbox"/> N/A - Not a natural person <input type="checkbox"/> Both Male and Female	<input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> Information not Provided (mail, internet, or phone application) <input type="checkbox"/> N/A - Not a natural person <input type="checkbox"/> Both Male and Female

# INSURANCE DISCLOSURE FOR CREDIT APPLICATION

Purpose:

You have submitted an application for a loan. In connection with your loan application, Dakota Community Bank & Trust, N.A. (Lender) may be soliciting, offering to sell, or will sell you an insurance product or annuity. Federal law requires Lender to provide you with the following disclosures.

Credit Disclosures:

1. Lender, as a condition of granting you a loan, cannot require that you purchase an insurance product or annuity from Lender or any of its affiliates.
2. Lender, as a condition of granting you a loan, cannot require your agreement not to obtain or prohibit you from obtaining an insurance product or annuity from an unaffiliated entity.

Acknowledgment:

BY SIGNING BELOW, I ACKNOWLEDGE THAT I HAVE READ, RECEIVED AND UNDERSTAND THIS INSURANCE DISCLOSURE.

X \_\_\_\_\_  
Applicant

\_\_\_\_\_  
Date

X \_\_\_\_\_  
Co-Applicant

\_\_\_\_\_  
Date

**This part of the application is for Bank use only**

BY SIGNING BELOW I ACKNOWLEDGE ON BEHALF OF THE LENDER THAT AN ORAL DISCLOSURE OF INSURANCE WAS DULY MADE TO THE APPLICANT AND THAT APPLICANT ACKNOWLEDGED RECEIPT OF THE DISCLOSURE.

LENDER:

DAKOTA COMMUNITY BANK & TRUST, N.A | NMLS # 520334

X \_\_\_\_\_  
Authorized Signer

\_\_\_\_\_  
Date

\_\_\_\_\_  
Title

NMLS# \_\_\_\_\_

**Dakota Community Bank & Trust, N.A.  
Registered Mortgage Loan Originators (MLO)**

<u>Institution</u>		<u>NMLS ID #</u>
Dakota Community Bank & Trust, N.A.		520334
<u>Branch</u>	<u>Employee</u>	<u>NMLS ID #</u>
Hebron	Sheri Gebhardt	674003
Hebron	Kevin Staiger	674004
Taylor	Vickie Solemsaas	1252783
New Leipzig	Ryan Roth	674006
New Leipzig	Wanda Stelter	674007
Dickinson North	Andrew Muckle	674025
Dickinson North	Troy Bargmann	674009
Dickinson North	Cari Obrigewitsch	674010
Mandan	Dale Adamski	674012
Mandan	Lynne Zuroff	674013
Mandan	Kristi Entzi	674014
Mandan	Debby Wisdom	674015
Bismarck North	Darryl Hatzenbuhler	674016
Bismarck North	Lisa McMillan	674018
Bismarck North	Jaden Schafer	674019
Bismarck North	Mark Larson	674021
Bismarck North	KerryAnn Thompson	674023
Lincoln	Michael Morey	674033
Bowman	Dana Eagon	1162841
Dickinson South	Michael Kreitinger	674026
Dickinson South	Jeremiah Thorpe	929494
Dickinson South	Amy Anton	674028
Tower	Del Shimek	674029
Tower	Michael Herner	674031
Tower	Taeana Mackner	1501600