

# 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
<b>I. TYPE OF MORTGAGE AND TERMS OF LOAN</b>	
Mortgage <input type="checkbox"/> VA <input type="checkbox"/> Conventional <input type="checkbox"/> Other (explain): _____ Applied for: <input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service	
Agency Case Number _____ Lender Case Number _____	
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): _____
<b>II. PROPERTY INFORMATION AND PURPOSE OF LOAN</b>	
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): _____ <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	
Property will be: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment Residence	
<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: <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date) _____	
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain) _____	

<b>Borrower</b>	<b>Co-Borrower</b>
<b>III. BORROWER INFORMATION</b>	
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) _____
DOB (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"/> Separated _____	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) _____
<input type="checkbox"/> Separated _____	Dependents (not listed by Borrower) no. _____ ages _____
Present Address (street, city, state, ZIP) _____	<input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs. _____
	Present Address (street, city, state, ZIP) _____
	<input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs. _____
Mailing Address, if different from Present Address _____	Mailing Address, if different from Present Address _____
<b>If residing at present address for less than two years, complete the following:</b>	
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. _____

<b>Borrower</b>	<b>Co-Borrower</b>
<b>IV. EMPLOYMENT INFORMATION</b>	
Name & Address of Employer _____	<input type="checkbox"/> Self Employed
Yrs. on this job _____	Yrs. employed in this line of work/profession _____
Position/Title/Type of Business _____	Business Phone (incl. area code) _____
<b>If employed in current position for less than two years or if currently employed in more than one position, complete the following:</b>	
Name & Address of Employer _____	<input type="checkbox"/> Self Employed
Dates (from-to) _____	Dates (from-to) _____
Monthly Income \$ _____	Monthly Income \$ _____
Position/Title/Type of Business _____	Business Phone (incl. area code) _____
Name & Address of Employer _____	<input type="checkbox"/> Self Employed
Dates (from-to) _____	Dates (from-to) _____
Monthly Income \$ _____	Monthly Income \$ _____
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>\$</b>	<b>\$</b>	<b>\$</b>	<b>Total</b>	<b>\$</b>	<b>\$</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.

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	\$
<i>List checking and savings accounts below</i>					
Name and address of Bank, S&L, or Credit Union			Acct. no.		
Acct. no.	\$		Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union			Acct. no.		
Acct. no.	\$		Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union			Acct. no.		
Acct. no.	\$		Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union			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: \$			Acct. no.		
<b>Subtotal Liquid Assets</b>	<b>\$</b>		Name and address of Company	\$ Payment/Months	\$
Real estate owned (enter market value from schedule of real estate owned)	\$		Acct. no.		
Vested interest in retirement fund	\$		Name and address of Company	\$ Payment/Months	\$
Net worth of business(es) owned (attach financial statement)	\$		Acct. no.		
Automobiles owned (make and year)	\$		Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
Other Assets (itemize)	\$		Job-Related Expense (child care, union dues, etc.)	\$	
			<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>



**Demographic Information Addendum.** This section asks about your ethnicity, sex and race.

**Demographic Information of Borrower**

The purpose of collecting this information is to help ensure that all the 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, sex, and race) 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, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

**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

**Sex**

- Female  
 Male  
 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, and so on.*

- 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

**To Be Completed by Financial Institution (for application taken in person):**

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname?       NO       YES  
Was the sex of the Borrower collected on the basis of visual observation or surname?       NO       YES  
Was the race of the Borrower collected on the basis of visual observation or surname?       NO       YES

**The Demographic Information was provided through:**

- Face-to-Face Interview (includes Electronic Media w/ Video Component)       Telephone Interview       Fax or Mail       Email or Internet

**Borrower Name:**

## Borrowers' Certification and Authorization

### CERTIFICATION

The Undersigned certify the following:

1. I/We have applied for a mortgage loan through Dakota Community Bank & Trust, NA. In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and the assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that Dakota Community Bank & Trust, NA reserves the right to change the mortgage loan review processes to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

### AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied for a mortgage loan through Dakota Community Bank & Trust, NA. As part of the application process, Dakota Community Bank & Trust, NA and the mortgage guaranty insurer (if any), may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to Dakota Community Bank & Trust, NA and to any investor to whom Dakota Community Bank & Trust, NA may sell my mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market and similar account balances; credit history; and copies of income tax returns.
3. Dakota Community Bank & Trust, NA or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Borrower

\_\_\_\_\_  
Date

**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