

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

<p>Credit Requested</p> <p><input type="checkbox"/> Secured <input type="checkbox"/> Unsecured <input type="checkbox"/> Joint <input type="checkbox"/> Individual</p> <p>We intend to apply for joint Credit. (If joint, both applicants must initial below)</p> <p>Applicant _____ Co-Applicant _____</p>	<p>Amount Requested \$ _____</p> <p>Term _____</p> <p>Interest Rate Requested _____</p> <p>Property Address Securing Loan: _____</p> <p>Property Value Estimate \$ _____</p>	<p>Purpose/Description of Collateral</p> <p>Use of Loan Proceeds _____</p> <p>Home Purchase Home Improvement Refinance One to four family Mobile home Multifamily</p> <p>Lien Position _____</p> <p>Year Built _____</p> <p><input type="checkbox"/> owner occupied <input type="checkbox"/> not owner occupied</p> <p>Purchase Price _____</p>
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Applicant	Co-Applicant
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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	
<p>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</p> <p>Alimony, child support, or separate maintenance income received under: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding</p>		<p>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</p> <p>Alimony, child support, or separate maintenance income received under: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding</p>	
Other Income (monthly)	Source of other income	Other Income (monthly)	Source of other income
Number of Dependents	Ages	Number of Dependents	Ages
<p>Marital Status (DO NOT COMPLETE IF APPLICATION IS FOR INDIVIDUAL, UNSECURED CREDIT)</p> <p><input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (including single, divorced, and widowed)</p>		<p>Marital Status (DO NOT COMPLETE IF APPLICATION IS FOR INDIVIDUAL, UNSECURED CREDIT)</p> <p><input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (including single, divorced, and widowed)</p>	
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	
Checking Account	Name of Bank	Balance	
Savings Account	Name of Bank	Balance	
Savings Account	Name of Bank	Balance	
Certificates	Name of Bank	Balance	
Certificates	Name of Bank	Balance	
Investments	Name of Bank	Balance	
Investments	Name of Bank	Balance	

Description of Assets Owned		Subject to Debt (Yes / No)	Value	
			\$	
			\$	
			\$	
Creditor	Name on the Account	Original Amount	Present Balance	Monthly Payment
Other Obligations -- (liability to pay alimony, child support, separate maintenance)				
Signatures		Net Worth	Total Monthly Payments	

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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FOR BANK USE ONLY:	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 <input type="checkbox"/> Dropped off with no interview	

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
Ethnicity <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
Race <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
Sex <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"/> No co-applicant <input type="checkbox"/> Both Male and Female

TO BE COMPLETED BY FINANCIAL INSTITUTION

Was the ethnicity of the applicant(s) collected on the basis of visual observation or surname?
 Was the race of the applicant(s) collected on the basis of visual observation or surname?
 Was the sex of the applicant(s) collected on the basis of visual observation or surname?

	Applicant		Co-Applicant
NO	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
YES	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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**

<u>Institution</u>	<u>MLO Unique Identifier</u>
Dakota Community Bank & Trust, N.A.	520334

<u>Branch/Employee</u>	<u>MLO Unique Identifier</u>
Hebron	
Sheri Gebhardt	674003
Kevin Staiger	674004

Taylor	
Vickie Solemsaas	1252783

New Leipzig	
Ryan Roth	674006
Wanda Stelter	674007

Dickinson (N)	
Andrew Muckle	674025
Troy Bargmann	674009
* Cari Obrigewitsch	674010

Mandan	
Dale Adamski	674012
Lynne Zuroff	674013
Kristi Entzi	674014
* Debby Wisdom	674015

Bismarck (N)	
Lisa McMillan	674018
Jaden Schafer	674019
Mitchell Bender	1826896
* Mark Larson	674021
* KerryAnn Thompson	674023

Lincoln	
* Michael Morey	674033

Bowman	
Kristy Pagel	1837472

Dickinson (S)	
Michael Kreitinger	674026
Jeremiah Thorpe	929494
* Amy Anton	674028

Tower	
Del Shimek	674029
Michael Herner	674031
* Taena Mackner	1501600