



The Best Place to Bank and Borrow

Dear Customer,

RE: Consumer 1-4 Family Residential Real Estate Loan Application

Thank you for the opportunity to help with your real estate needs. These documents listed below, need to be completed and returned to the real estate department.

- Uniform Residential Loan Application
- Early ARM Disclosure Statement
- Appraisal Notice
- Insurance Disclosure for Credit Application
- Email Information Disclosure
- CHARM booklet
- Home Loan Tool Kit

To expedite the approval process, you may wish to include the following documents, however they are not required at this time, until you decide to proceed with the proposed loan:

- 2 years of your personal tax returns with W-2's
- 1 month of your pay stubs per borrower

If you have any questions or concerns regarding this matter please contact your GNBANK Real Estate Lender.



# 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 _____ |
|----------------|-------------------|

| I. TYPE OF MORTGAGE AND TERMS OF LOAN |                               |   |   |                                     |   |
|---------------------------------------|-------------------------------|---|---|-------------------------------------|---|
| Mortgage Applied for:                 | <input type="checkbox"/> V.A. | <input type="checkbox"/> Conventional               | <input type="checkbox"/> Other (Explain): | Agency Case Number                  | Lender Case Number                        |
|                                       | <input type="checkbox"/> FHA  | <input type="checkbox"/> USDA/Rural Housing Service |   |                                     |   |
| 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):      |

| II. PROPERTY INFORMATION AND PURPOSE OF LOAN                            |  |
|---|--|
| Subject Property Address (street, city, state, & ZIP)                   | No. of Units                                 |
| Legal Description of Subject Property (attach description if necessary) | Year Built                                   |
| Purpose of Loan   | Property will be:                            |
| <input type="checkbox"/> Purchase                                       | <input type="checkbox"/> Primary Residence   |
| <input type="checkbox"/> Refinance                                      | <input type="checkbox"/> Secondary Residence |
| <input type="checkbox"/> Construction                                   | <input type="checkbox"/> Investment          |
| <input type="checkbox"/> Construction-Permanent                         | <input type="checkbox"/> Other (Explain)     |

**Complete this line if construction or construction-permanent loan.**

|                   |               |                       |                          |                          |             |
|-------------------|---------------|-----------------------|--------------------------|--------------------------|-------------|
| Year Lot Acquired | Original Cost | Amount Existing Liens | (a) Present Value of Lot | (b) Cost of Improvements | Total (a+b) |
|                   | \$            | \$                    | \$                       | \$                       | \$          |

**Complete this line if this is a refinance loan.**

|               |               |                       |                      |   |          |
|---------------|---------------|-----------------------|----------------------|---|----------|
| Year Acquired | Original Cost | Amount Existing Liens | Purpose of Refinance | Describe Improvements   | Cost: \$ |
|               | \$            | \$                    |                      | <input type="checkbox"/> made <input type="checkbox"/> to be made |          |

|   |                                    |   |
|---|------------------------------------|---|
| Title will be held in what Name(s)  | Manner in which Title will be held | Estate will be held in:                                   |
| Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) |                                    | <input type="checkbox"/> Fee Simple                       |
|   |                                    | <input type="checkbox"/> Leasehold (show expiration date) |

| Borrower   |                                    | III. BORROWER INFORMATION              |             |  |                                    | Co-Borrower                         |             |  |  |  |  |
|--|------------------------------------|--|-------------|--|------------------------------------|-------------------------------------|-------------|--|--|--|--|
| Borrower's Name (including Jr. or Sr. if applicable)   |                                    |  |             | Co-Borrower's Name (including Jr. or Sr. if applicable)  |                                    |                                     |             |  |  |  |  |
| Social Security Number   | Home Phone (incl. area code)       | DOB (MM/DD/YYYY)                       | Yrs. School | Social Security Number   | Home Phone (incl. area code)       | DOB (MM/DD/YYYY)                    | Yrs. School |  |  |  |  |
| <input type="checkbox"/> Married   | <input type="checkbox"/> Separated | Dependents (not listed by Co-Borrower) |             | <input type="checkbox"/> Married   | <input type="checkbox"/> Separated | Dependents (not listed by Borrower) |             |  |  |  |  |
| <input type="checkbox"/> Unmarried (includes single, divorced, widowed)  |                                    | no.                                    | ages        | <input type="checkbox"/> Unmarried (includes single, divorced, widowed)  |                                    | 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   |                                    |                                     |             |  |  |  |  |

**If residing at present address for less than two years, complete the following:**

|   |   |
|---|---|
| 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. |
|---|---|

| Borrower                        |  | IV. EMPLOYMENT INFORMATION                    |                                 |  |   | Co-Borrower |  |
|---------------------------------|--|---|---------------------------------|--|---|-------------|--|
| Name & Address of Employer      | <input type="checkbox"/> Self Employed | Yrs. on this job                              | Name & Address of Employer      | <input type="checkbox"/> Self Employed | Yrs. on this job                              |             |  |
|                                 |  | Yrs. employed in this line of work/profession |                                 |  | Yrs. employed in this line of work/profession |             |  |
| Position/Title/Type of Business | Business Phone (incl. area code)       |   | Position/Title/Type of Business | Business Phone (incl. area code)       |   |             |  |

**If employed in current position for less than two years or if currently employed in more than one position, complete the following:**

|                                 |  |                   |                                 |  |                   |  |  |
|---------------------------------|--|-------------------|---------------------------------|--|-------------------|--|--|
| Name & Address of Employer      | <input type="checkbox"/> Self Employed | Dates (from - to) | Name & Address of Employer      | <input type="checkbox"/> Self Employed | Dates (from - to) |  |  |
|                                 |  | Monthly Income    |                                 |  | Monthly Income    |  |  |
|                                 |  | \$                |                                 |  | \$                |  |  |
| Position/Title/Type of Business | Business Phone (incl. area code)       |                   | Position/Title/Type of Business | Business Phone (incl. area code)       |                   |  |  |

  

|                                 |  |                   |                                 |  |                   |  |  |
|---------------------------------|--|-------------------|---------------------------------|--|-------------------|--|--|
| Name & Address of Employer      | <input type="checkbox"/> Self Employed | Dates (from - to) | Name & Address of Employer      | <input type="checkbox"/> Self Employed | Dates (from - to) |  |  |
|                                 |  | Monthly Income    |                                 |  | Monthly Income    |  |  |
|                                 |  | \$                |                                 |  | \$                |  |  |
| Position/Title/Type of Business | Business Phone (incl. area code)       |                   | Position/Title/Type of Business | Business Phone (incl. area code)       |                   |  |  |

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

**V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION**

| Gross Monthly Income  | Borrower | Co-Borrower | Total | Combined Monthly Housing Expenses | 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>Total</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.

Completed  Jointly  Not Jointly

| 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. |                                      |
|---|----------------------|--|--------------------------------------|
|   |                      | LIABILITIES  | Monthly Payment & Months Left to Pay |
| Description   |                      | Name and address of Company  | Unpaid Balance                       |
| Cash deposit toward purchase held by:                                     | \$                   | \$ Payment/Months  | \$                                   |
| <b>List checking and savings account below</b>                            |                      |  |                                      |
| Name and address of Bank, S&L, or Credit Union                            |                      |  |                                      |
| Acct. No.   | \$                   | Name and address of Company  | \$                                   |
| Name and address of Bank, S&L, or Credit Union                            |                      | \$ Payment/Months  |                                      |
| Acct. No.   | \$                   |  |                                      |
| Name and address of Bank, S&L, or Credit Union                            |                      | Name and address of Company  | \$                                   |
| Acct. No.   | \$                   | \$ Payment/Months  |                                      |
| Name and address of Bank, S&L, or Credit Union                            |                      |  |                                      |
| Acct. No.   | \$                   | Name and address of Company  | \$                                   |
| Name and address of Bank, S&L, or Credit Union                            |                      | \$ Payment/Months  |                                      |
| Acct. No.   | \$                   |  |                                      |
| Stocks & Bonds (Company name/number & description)                        | \$                   | Name and address of Company  | \$                                   |
| Life insurance net cash value:  | \$                   | \$ Payment/Months  |                                      |
| Face amount: \$   |                      |  |                                      |
| <b>Subtotal Liquid Assets</b>   | <b>\$</b>            |  |                                      |
| Real estate owned (enter market value from schedule of real estate owned) | \$                   | Name and address of Company  | \$                                   |
| Vested interest in retirement fund  | \$                   | \$ Payment/Months  |                                      |
| Net worth of business(es) owned (attach financial statement)              | \$                   |  |                                      |
| Automobiles owned (make and year)   | \$                   |  |                                      |
| Other Assets (itemize)  | \$                   | Alimony/Child Support/Separate Maintenance Payments Owed to:   |                                      |
|   |                      | Job Related Expense (child care, union dues etc.)  |                                      |
|   |                      |  |                                      |
| <b>Total Assets a.</b>  | <b>\$</b>            | <b>Total Monthly Payments</b>  | <b>\$</b>                            |
|   |                      | <b>Net Worth (a minus b)</b>   | <b>\$</b>                            |
|   |                      | <b>Total Liabilities b.</b>  | <b>\$</b>                            |

Borrower \_\_\_\_\_

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

**VI. ASSETS AND LIABILITIES (cont.)**

**Schedule of Real Estate Owned**

(if additional properties are owned, use continuation sheet.)

| Property Address (enter S if sold, PS if pending sale, or R if rental being held for income) | Type of Property | Present Market Value | Amount of Mortgages & Liens | Gross Rental Income | Mortgage Payments | Insurance, Maintenance, Taxes & Misc. | Net Rental Income |
|--|------------------|----------------------|-----------------------------|---------------------|-------------------|---------------------------------------|-------------------|
|  |                  | \$                   | \$                          | \$                  | \$                | \$                                    | \$                |
|  |                  | \$                   | \$                          | \$                  | \$                | \$                                    | \$                |
|  |                  | \$                   | \$                          | \$                  | \$                | \$                                    | \$                |
| <b>Totals</b>  |                  | \$                   | \$                          | \$                  | \$                | \$                                    | \$                |

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

| Alternate Name | Creditor Name | Account Number |
|----------------|---------------|----------------|
|                |               |                |

**VII. DETAILS OF TRANSACTION**

**VIII. DECLARATIONS**

| VII. DETAILS OF TRANSACTION  |    | VIII. DECLARATIONS   |                          |                          |                          |                          |
|--|----|--|--------------------------|--------------------------|--------------------------|--------------------------|
|  |    | If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.   |                          |                          |                          |                          |
|  |    | Borrower   |                          | Co-Borrower              |                          |                          |
|  |    | Yes  | No                       | Yes                      | No                       |                          |
| 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)   |    |  |                          |                          |                          |                          |
| <b>i. Total costs (add items a through h)</b>                                    |    |  |                          |                          |                          |                          |
| j. Subordinate financing   |    |  |                          |                          |                          |                          |
| k. Borrower's closing costs paid by Seller                                       |    |  |                          |                          |                          |                          |
| l. Other Credits (explain)<br><b>Application Deposit</b><br><b>Earnest Money</b> |    |  |                          |                          |                          |                          |
| m. Loan amount (exclude PMI, MIP, Funding Fee financed)                          |    |  |                          |                          |                          |                          |
| n. PMI, MIP, Funding Fee financed  |    |  |                          |                          |                          |                          |
| o. Loan amount (add m & n)   |    |  |                          |                          |                          |                          |
| p. Cash from/ to Borrower (subtract j, k, l & o from i)                          |    |  |                          |                          |                          |                          |
|  |    | a. Are there any outstanding judgments against you?  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
|  |    | b. Have you been declared bankrupt within the past 7 years?  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
|  |    | c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
|  |    | d. Are you a party to a lawsuit?   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
|  |    | e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (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"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
|  |    | 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 question.   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
|  |    | g. Are you obligated to pay alimony, child support, or separate maintenance?   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
|  |    | h. Is any part of the down payment borrowed?   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
|  |    | i. Are you a co-maker or endorser on a note?   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
|  |    | j. Are you a U.S. citizen?   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
|  |    | k. Are you a permanent resident alien?   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
|  |    | <b>l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.</b>   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
|  |    | m. Have you had an ownership interest in a property in the last three years?   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
|  |    | (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 another person (O)?  |                          |                          |                          |                          |

**IX. ACKNOWLEDGMENT AND 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 in this application; (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 in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is 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 Lender, its servicers, successors or assigns 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 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.

**Acknowledgement.** 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<br><b>X</b> | Date | Co-Borrower's Signature<br><b>X</b> | Date |
|----------------------------------|------|-------------------------------------|------|

|   |  |
|---|--|
| Loan Originator's Signature<br><b>X</b>       | Date   |
| Loan Originator's Name (print or type)        | Loan Originator Identifier                           |
| Loan Origination Company's Name<br>GNBank, NA | Loan Origination Company Identifier<br>454713        |
|   | Loan Originator's Phone Number (including area code) |
|   | Loan Origination Company's Address                   |

## Continuation Sheet / Residential Loan Application

|  |              |                     |
|--|--------------|---------------------|
| Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower. | Borrower:    | Agency Case Number: |
|  | Co-Borrower: | Lender Case Number: |

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

|                      |      |                         |      |
|----------------------|------|-------------------------|------|
| Borrower's Signature | Date | Co-Borrower's Signature | Date |
| <b>X</b>             |      | <b>X</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 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: \_\_\_\_\_

## 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 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: \_\_\_\_\_



\*00000000024450000000\*

# APPRAISAL NOTICE

| App. Date   | Application No. | Loan Amount | Branch | Collateral | Officer | Init. |
|---|-----------------|-------------|--------|------------|---------|-------|
| References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item. |                 |             |        |            |         |       |

**Applicant:**

**Lender:**

**GNBank, N.A.  
PO BOX 67  
100 E FOREST AVE  
GIRARD, KS 66743-0067**

Document Date:

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close.

You can pay for an additional appraisal for your own use at your own cost.

By signing below, you acknowledge receipt of this Appraisal Notice.

**APPLICANT:**

|                |       |                |       |
|----------------|-------|----------------|-------|
| <b>X</b> _____ | _____ | <b>X</b> _____ | _____ |
| Applicant      | Date  | Applicant      | Date  |



# INSURANCE DISCLOSURE FOR CREDIT APPLICATION

Applicant:

Lender:

GNBANK, N.A.  
PO BOX 67  
100 E FOREST AVE  
GIRARD, KS 66743-0067

## IMPORTANT

DO NOT SIGN THIS FORM UNTIL YOU CAREFULLY  
READ IT AND UNDERSTAND ITS CONTENT

### Purpose.

You have submitted an application for a loan. In connection with your loan application, 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.

APPLICANT:

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

APPLICANT:

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

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:

GNBANK, N.A.

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

Title: \_\_\_\_\_



The Best Place to Bank and Borrow

## Email Information Disclosure

Borrower's name \_\_\_\_\_

Co-Borrower's name \_\_\_\_\_

Please provide an email addresses to which we can send your loan documents.

Borrower's email \_\_\_\_\_

Co Borrower's email \_\_\_\_\_

GNB will email you an Electronic Consent Agreement to the email address listed above. It is your responsibility to reply to this email in order to receive your documents electronically. If you do not reply all documents will be mailed through the US Postal Service and your loan closing could be delayed.

For Internal Use Only

Date ECA emailed \_\_\_\_\_

Date approval received (borrower) \_\_\_\_\_

Date approval received (co borrower) \_\_\_\_\_