



MORTGAGE LOAN APPLICATION

Version 1.0

Joint Intent Request:

If you intend to apply for joint credit, please initial here: _____
Primary Applicant Spouse / Co-Applicant

General Loan Information:

Purchase Amount:		Purpose of Loan:	
Loan Amount Requested:		Property Will Be:	
Title will be held in what name(s):		Manner in which title will be held:	
Property Address:			
Source of down payment, closing costs and/or subordinate financing:			

Borrower(s) Information:

Borrower					Spouse / Co-Borrower							
Full Legal Name of Borrower			Social Security Number		Legal Name of Spouse / Co-Borrower			Social Security Number				
Date of Birth	Phone Number	Email Address			Date of Birth	Phone Number	Email Address					
Married		Separated		Unmarried (single, divorced, widowed)			Married		Separated		Unmarried (single, divorced, widowed)	
Primary Residence Street Address (no P.O. Boxes) <i>(If lived at present address for less than two years, use Addendum)</i>					Primary Residence Street Address (no P.O. Boxes) <i>(If lived at present address for less than two years, use Addendum)</i>							
City		State	Zip	How Long?	City		State	Zip	How Long?			
Is your primary residence owned or rented? Own Rent					Is your primary residence owned or rented? Own Rent							
Mailing Address (if different than Primary Residence)					Mailing Address (if different than Primary Residence)							
City		State	Zip		City		State	Zip				

Employment and Income:

(If employed in current position for less than two years or if currently employed in more than one position, use Addendum)

Employer	Occupation/Position	How Long?	Employer	Occupation/Position	How Long?
Employer Address			Gross Salary (yearly)		

Describe Any Other Forms of Income:

B/C	Description:	Monthly Amount

Assets:

Bank Name:	Amount:	Type of Account:	Bank Name:	Amount:	Type of Account:
Investment Accounts:			Investment Accounts:		
Retirement Accounts:			Retirement Accounts:		
Automobiles:			Automobiles:		
Other Assets:			Other Assets:		

Real Estate Owned:

Property Address:	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
Totals:							

Declarations:

If you answer "Yes" to any questions, please explain by using the attached Addendum.

	Borrower		Co-Borrower	
	Yes	No	Yes	No
Are there any outstanding judgments against you?				
Have you declared bankruptcy within the past 7 years?				
Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?				
Are you a party to a lawsuit?				
Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?				
Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond or loan guarantee?				
Are you obligated to pay alimony, child support, or separate maintenance?				
Is any of the down payment borrowed?				
Are you a co-maker or endorser on a note?				
Are you a U.S. citizen?				
Are you a permanent resident alien?				
Do you intend to occupy the property as your primary residence?				
<i>If "Yes", complete questions below.</i>				
Have you had an ownership interest in a property in the last three years?				
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)?				

Acknowledgement and Agreement:

I hereby certify that the information contained herein is complete and accurate. This information has been furnished with the understanding that it is to be used to determine the amount and conditions of the credit to be extended. Furthermore, I hereby authorize the financial institutions listed in this credit application to release necessary information to the company for which credit is being applied for in order to verify the information contained herein.

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

Date

Spouse/Co-Borrower's Signature

Date

Demographic Information of Applicant(s)

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. 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.

Borrower	Spouse / Co-Borrower
Ethnicity - Check one or more Hispanic or Latino Mexican Puerto Rican Cuban Other Hispanic or Latino - Print origin: _____ <i>Examples: Argentinean, Columbian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.</i> 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: _____ <i>Examples: Argentinean, Columbian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.</i> 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: _____ <i>Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.</i> Black or African American Native Hawaiian or Other Pacific Islander Native Hawaiian Guamanian or Chamorro Samoan Other Pacific Islander - Print race: _____ <i>Examples: Fijian, Tongan, etc.</i> 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: _____ <i>Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.</i> Black or African American Native Hawaiian or Other Pacific Islander Native Hawaiian Guamanian or Chamorro Samoan Other Pacific Islander - Print race: _____ <i>Examples: Fijian, Tongan, etc.</i> White I do not wish to provide this information
Sex Male Female I do not wish to provide this information	Sex Male Female I do not wish to provide this information

To Be Filled Out By Loan Originator:

This application was submitted or completed on: _____		
The Demographic Information of the Applicant(s) was provided through:		
Borrower:	Face-to-Face	Telephone
	Fax or Mail	Email or Internet
Co-Borrower:	Face-to-Face	Telephone
	Fax or Mail	Email or Internet
Loan Originator's Name:	Loan Originator Identifier:	Loan Originator's Phone Number (including area code):
		225-654-2701
Loan Origination Company's Name:	Loan Origination Company Identifier:	Loan Origination Company's Address:
Bank of Zachary	405412	4743 Main Street, Zachary, LA 70791

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

	Borrower	Co-Borrower
Was the ethnicity of the applicant(s) collected on the basis of visual observation or surname?	Yes No	Yes No
Was the race of the applicant(s) collected on the basis of visual observation or surname?	Yes No	Yes No
Was the sex of the applicant(s) collected on the basis of visual observation or surname?	Yes No	Yes No

Addendum to Application

Version 1.0

If you have been living at your current primary residence for less than 2 years, please fill out the section below:

Borrower			
Former Primary Residence Street Address (no P.O. Boxes)			
City	State	Zip	How Long?
Was this residence owned or rented?		Own	Rent
Former Primary Residence Street Address (no P.O. Boxes)			
City	State	Zip	How Long?
Was this residence owned or rented?		Own	Rent

Spouse / Co-Borrower			
Former Primary Residence Street Address (no P.O. Boxes)			
City	State	Zip	How Long?
Was this residence owned or rented?		Own	Rent
Former Primary Residence Street Address (no P.O. Boxes)			
City	State	Zip	How Long?
Was this residence owned or rented?		Own	Rent

If you have been working at your current place of employment for less than 2 years, please fill out the section below:

Employer	Occupation/Position	How Long?
Employer Address		Gross Salary (yearly)
Employer	Occupation/Position	How Long?
Employer Address		Gross Salary (yearly)

Employer	Occupation/Position	How Long?
Employer Address		Gross Salary (yearly)
Employer	Occupation/Position	How Long?
Employer Address		Gross Salary (yearly)

If someone other than the Borrower or Spouse/Co-Borrower will be granting the collateral, please fill out the section below:

Legal Name of Grantor		Social Security Number	
Date of Birth	Phone Number	Email Address	
Primary Residence Street Address (no P.O. Boxes)			
City	State	Zip	How Long?

Legal Name of Grantor		Social Security Number	
Date of Birth	Phone Number	Email Address	
Primary Residence Street Address (no P.O. Boxes)			
City	State	Zip	How Long?

ADDITIONAL NOTES, EXPLANATION, DISCLOSURES

Page Certification: I hereby represent and warrant the above information to be true and complete.

Initials: _____

Initials: _____

Borrower

Spouse / Co-Borrower