

HOME LOAN APPLICATION

NOT FOR FNMA/FHLMC/FHA/VA USE

CENSUS TRACT

IMPORTANT APPLICANT INFORMATION: Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

MORTGAGE APPLIED FOR: Conventional, Amount, Interest Rate, No. of Months, Monthly Payment Principal & Interest, Escrow / Impounds, Taxes, Hazard Ins., Mtg. Ins.

SUBJECT PROPERTY: Property Street Address, City, County, State, Zip, No. Units, Year Built, Legal Description, Purpose of Loan, Construction-Permanent, Construction, Refinance, Other (Explain), ENTER TOTAL AS PURCHASE PRICE IN DETAILS OF PURCHASE

This application is designed to be completed by the borrower(s) with the lender's assistance. The Co-Borrower Section and all other Co-Borrower questions must be completed and the appropriate box(es) checked if another person will be jointly obligated with the Borrower on the loan, or the Borrower is relying on income from alimony, child support or separate maintenance or on the assets of another person as a basis for repayment of the loan, or the Borrower lives in a community property state or is relying on property located in a community property state as a basis for the repayment of the credit requested. NOTE: Married applicants may apply for separate accounts.

BORROWER

COBORROWER

Name, Date of Birth, School, Present Address, No. Years, Own, Rent, City/State/Zip, Former Address if less than 2 years at present address, Street, City/State/Zip, Years at former address, Own, Rent, City/State/Zip, Name and Address of Employer, Years employed in this line of work or profession?, Years on this job, Self Employed

Position/Title, Type of Business, Social Security Number, Home Phone, Business Phone

GROSS MONTHLY INCOME

MONTHLY HOUSING EXPENSE **

DETAILS OF PURCHASE

Table with columns: Item, Borrower, Co-Borrower, Total, Rent, First Mortgage (P&I), Other Financing (P&I), Hazard Insurance, Real Estate Taxes, Mortgage Insurance, Homeowner Assn. Dues, Other, Total Monthly Pmt., Utilities, Total, Do Not Complete if Refinance

NOTICE: Alimony, child support, or separate maintenance income need not be revealed if the Borrower or Co-Borrower does not choose to have it considered as a basis for repaying this loan.

IF EMPLOYED IN CURRENT POSITION FOR LESS THAN TWO YEARS, COMPLETE THE FOLLOWING:

B/C: Previous Employer/School, City/State, Type of Business, Position/Title, Dates From/To, Monthly Income

THESE QUESTIONS APPLY TO BOTH BORROWER AND CO-BORROWER

If a Yes answer is given to a question in this column, please explain on an attached sheet. Are there any outstanding judgments against you? Have you been declared bankrupt 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 law suit? Are you obligated to pay alimony, child support, or separate maintenance? Is any part of the down payment borrowed? Are you a co-maker or endorser on a note?

* The lender may require business credit report, signed Federal Income Tax returns for last two years, and, if available, audited Profit and Loss Statements plus balance sheet for same period. ** All Present Monthly Housing Expenses of Borrower and Co-Borrower should be listed on a combined basis. Bankers Systems, Inc., St. Cloud, MN Form HLA 8/30/2005 (page 1 of 2)

If the Co-Borrower section has been completed, this section should be completed giving information about both the Borrower and the Co-Borrower. Please mark Borrower-related information with a "B" and Co-Borrower information with a "C".

Completed Jointly Not Completed Jointly

ASSETS

LIABILITIES AND PLEDGED ASSETS

Indicate by (*) those liabilities or pledged assets which will be satisfied upon sale of real estate owned or upon refinancing of subject property.

Description	Cash or Market Value	Creditor's Name, Address and Account Number		Acct. Name if Not Borrower's	Mo. Pmt. and Mos. Left to Pay	Unpaid Balance
		Instalment Debts (Include "revolving" charge accounts)	Acct. No.			
Cash Deposit Toward Purchase Held By	\$	Co.			\$ Pmt./Mos.	\$
Checking and Savings Accounts (Show Names of Institutions-Account Numbers) Bank, S&L or Credit Union.		Addr.			/	
		City				
		Co.		Acct. No.		
Addr.		Addr.				
City		City				
Acct. No.		Co.		Acct. No.		
Bank, S&L or Credit Union		Addr.				
		City				
		Co.		Acct. No.		
Bank, S&L or Credit Union		Addr.				
		City				
		Co.		Acct. No.		
Addr.		Addr.				
City		City				
Acct. No.		Co.		Acct. No.		
Stocks and Bonds (No./Description)		Other Debts including Stock Pledges				
		Real Estate Loans		Acct. No.		
		Co.				
		Addr.				
		City				
		Co.		Acct. No.		
		Addr.				
		City				
		Co.		Acct. No.		
Life Insurance Net Cash Value		Alimony/Child Support/Separate Maintenance Payments Owed to				
Face Amount \$						
Subtotal Liquid Assets		Total Monthly Payments			\$	\$
Real Estate Owned (enter Market Value from Schedule of Real Estate Owned)		Net Worth (A minus B) \$				\$
Vested Interest in Retirement Fund						
Net worth of Business Owned (ATTACH FINANCIAL STATEMENT)						
Automobiles Owned (Make and Year)						
Furniture and Personal Property						
Other Assets (itemize)						
Total Assets	A					B
	\$					\$

SCHEDULE OF REAL ESTATE OWNED (If Additional Properties Owned Attach Separate Schedule)

Address of Property (Indicate 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	Taxes, Ins. Maintenance and Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
		\$	\$	\$	\$	\$	\$
TOTALS		\$	\$	\$	\$	\$	\$

LIST PREVIOUS CREDIT REFERENCES

B - Borrower	C - Co-Borrower	Creditor's Name and Address	Account Number	Purpose	Highest Balance	Date Paid
					\$	

List any additional names under which credit has previously been received

NOTICE - JOINT CREDIT: We intend to apply for joint credit. (initials) _____
AGREEMENT: The undersigned applies for the loan indicated in this application to be secured by a first mortgage or deed of trust on the property described herein, and represents that the property will not be used for any illegal or restricted purpose, and that all statements made in this application are true and are made for the purpose of obtaining the loan. Verification may be obtained from any source named in this application. The original or a copy of this application will be retained by the lender, even if the loan is not granted. The undersigned intend or do not intend to occupy the property as their primary residence.
 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 1014.

Borrower's Signature _____ Date _____
 Co-Borrower's Signature _____ Date _____

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the federal government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. You may select one or more designations for "Race". The law provides that a lender may not discriminate on the basis of this information, or on whether you choose to furnish it. However, if you choose not to furnish the information and you have made this application in person, under federal regulations the lender is required to note ethnicity, race, origin and sex on the basis of visual observation or surname. If you do not wish to furnish this information, please check below.

BORROWER: I do not wish to furnish this information. **CO-BORROWER:** I do not wish to furnish this information.

Ethnicity: Hispanic or Latino Not Hispanic or Latino Hispanic or Latino Not Hispanic or Latino

Race: American Indian or Alaska Native Asian Black or African American American Indian or Alaska Native Asian Black or African American

Native Hawaiian or Other Pacific Islander White Native Hawaiian or Other Pacific Islander White

Sex: Female Male Female Male

TO BE COMPLETED BY INTERVIEWER

This application was taken by:

face to face interview Interviewer _____

by mail _____

by telephone _____

by internet _____

Bankers Systems, Inc., St. Cloud, MN Form HLA 8/30/2005

Interviewer's Phone Number _____

Name of interviewer's Employer **COLORADO VALLEY BANK ssb**

Address of interviewer's Employer **PO BOX 796143 N. MAIN, LA GRANGE, TX 78945**