



Please Read the Following Directions

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 or similar rights pursuant to applicable 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 who has community property or similar rights and the 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: [ ] VA [ ] Conventional [ ] Other: [ ] FHA [ ] FmHA Agency Case Number Lender Case Number Amount \$ Interest Rate % Number of Months [ ] Fixed Rate [ ] Other (explain): [ ] GPM [ ] ARM (type):

II. Property Information and Purpose of Loan

Subject Property Address (street, city, state, & zip code) No. Of Units Legal Description of Subject Property (attach description if necessary) Year Built Purpose of Loan [ ] Purchase [ ] Construction [ ] Other (explain): [ ] Refinance [ ] Construction - Permanent Property will be: [ ] Primary Residence [ ] Secondary Residence [ ] Investment Residence

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 Lot Acquired Original Cost \$ Amount Existing Liens \$ Purpose of Refinance Describe Improvements Cost: \$ [ ] made [ ] to be made Title will be held in what Names(s) Manner in which Title will be held Estate will be held in: [ ] Purchase [ ] Refinance Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)

III. Borrower Information

Borrower Co - Borrower Borrower's Name (include Jr. or Sr. if applicable) Borrower's Name (include Jr. or Sr. if applicable) Social Security Number Home Phone (including area code) Date of Birth Years School Social Security Number Home Phone (including area code) Date of Birth Years School [ ] Married [ ] Unmarried (include single, divorced widowed) [ ] Separated Dependents (not listed by Co-borrower) Number Ages [ ] Married [ ] Unmarried (include single, divorced widowed) [ ] Separated Dependents (not listed by Co-borrower) Number Ages Present Address (street, city, state, zip code) [ ] Own [ ] Rent \_\_\_\_ No. of Years Present Address (street, city, state, zip code) [ ] Own [ ] Rent \_\_\_\_ No. of Years If residing at present address for less than two years, complete the following: Former Address (street, city, state, zip code) [ ] Own [ ] Rent \_\_\_\_ No. of Years Former Address (street, city, state, zip code) [ ] Own [ ] Rent \_\_\_\_ No. of Years

IV. Employment Information

Borrower Co - Borrower Name & Address of Employer [ ] Self Employed Yrs. on the job Yrs. employed in this line of work/profession Name & Address of Employer [ ] Self Employed Yrs. on the job 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 [ ] Self Employed Dates (from - to) Monthly Income \$ Name & Address of Employer [ ] Self Employed Dates (from - to) 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 [ ] Self Employed Dates (from - to) Monthly Income \$ Name & Address of Employer [ ] Self Employed Dates (from - to) Monthly Income \$ Position/Title/Type of Business Business Phone (incl.area code) Position/Title/Type of Business Business Phone (incl.area code) Applicant's Initials Applicant's Initials



**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>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 chose to have it considered for repaying the 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 spouse, this Statement and supporting schedules must be completed about that spouse also.

Completed  Jointly  Not Jointly

Description	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 (with RE No. from Schedule of Real Estate Owned), 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	Unpaid Balance	
Cash Deposit toward purchase held by:	\$				
<b>List checking and savings accounts below</b>					
Name and address of Bank, S&L, or Credit Union		Name and address of Company	RE No.	\$ Payment/Month	\$
Acct. no.	\$	Acct. no.			
Name and address of Bank, S&L, or Credit Union		Name and address of Company	RE No.	\$ Payment/Month	\$
Acct. no.	\$	Acct. no.			
Name and address of Bank, S&L, or Credit Union		Name and address of Company	RE No.	\$ Payment/Month	\$
Acct. no.	\$	Acct. no.			
Name and address of Bank, S&L, or Credit Union		Name and address of Company	RE No.	\$ Payment/Month	\$
Acct. no.	\$	Acct. no.			
Stocks & Bonds (Company name/ number & description)	\$	Name and address of Company	RE No.	\$ Payment/Month	\$
		Acct. no.			
Life insurance net cash value	\$	Name and address of Company	RE No.	\$ Payment/Month	\$
Face amount: \$		Acct. no.			
<b>Subtotal Liquid Assets</b>	<b>\$</b>	Name and address of Company	RE No.	\$ Payment/Month	\$
Real estate owned (enter market value from schedule of real estate owned)	\$	Acct. no.			
Vested interest in retirement fund	\$	Name and address of Company	RE No.	\$ Payment/Month	\$
Net worth of business(es) owned (attach financial statement)	\$	Acct. no.			
Automobiles owned (make and year)	\$	Alimony/Child Support/Se[arate Maintenence Payments Owed To:		\$	
		Job Related Expense (child care, union dues, etc.)		\$	
Other Assets (Itemize)	\$	<b>Total Monthly Payments</b>		\$	
<b>Total Assets a.</b>	<b>\$</b>	<b>Net Worth (a minus b)</b>	<b>\$</b>	<b>Total Liabilities b.</b>	<b>\$</b>



VI. Assets and Liabilities (Continued)

Schedule of Real Estate Owned (if additional properties are owned, use continuation sheet.)

Table with 8 columns: Property Address, Type of Property, Present Market Value, Gross Rental Income, Amount of Mortgages & Liens, Mortgage Payments, Insurance Maint. Taxes & Misc., Net Rental Income. Includes rows for RE No. 1, 2, 3 and a Totals row.

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

Table with 3 columns: Alternate Name, Creditor Name, Account Number.

VII. Details of Transaction

VIII. Declarations

Large table with two main sections: VII. Details of Transaction (a-p) and VIII. Declarations (a-m). Includes a grid for Borrower and Co-Borrower responses.

IX. Acknowledgement 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...

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...

Table with 2 columns: Borrower, Co-Borrower.

X. 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, fairhousing and home mortgage disclosure laws.

Form with fields for Borrower and Co-Borrower: Ethnicity, Race, Sex. Includes checkboxes for 'I do not wish to furnish this information'.

Form for interviewer information: To be Completed by Interviewer (face-to-face, by mail, by telephone), Interviewer's Name, Signature, Phone Number, Name and Address of Interviewer's Employer (Park Ridge Community Bank).



Continuation Sheet/Residential Loan Application

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

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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.

<b>Borrower's Signature</b>	<b>Date</b>	<b>Borrower's Signature</b>	<b>Date</b>
X		X	