



**ITEMS TO BE SUBMITTED WITH MORTGAGE PREAPPROVAL APPLICATION**

**Bring In:**

- **Pay stubs** – from the last 30 days
- **W-2's and Tax Returns** – from the last 2 years
- **Bank Statements** – from last 2 months (All Pages)
- **Copy of contract** (Purchase Only)
- **Copy of homeowner's insurance policy** (Refinance Only)
- **Information on existing mortgage(s)** (Refinance Only)

**Fill Out & Sign:**

- **Application**
- **Demographic Information**
- **Illinois Civil Union Addendum** (one for each borrower)
- **Borrower's Certification and Authorization**

**Borrower Email Address:** \_\_\_\_\_

\*\*\*\*\*

**FIRST BANK OF MANHATTAN MORTGAGE LOAN ORIGINATORS**

NMLS ID #405508

|  |                   |
|--|-------------------|
| John E. Kramer, President                  | NMLS ID # 417422  |
| David S. Zang, Senior Vice President       | NMLS ID # 417424  |
| Ryan Bancsy, Loan Officer                  | NMLS ID # 1194173 |
| Timothy Koltveit, Assistant Vice President | NMLS ID # 875459  |
| Kelly M. Palmer, Loan Officer              | NMLS ID # 1653842 |

*\*Consumers may look up information about our lenders, using the NMLS ID #'s, by visiting <http://www.nmlsconsumeraccess.org/>*



# 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

|                              |                              |   |   |                                     |   |
|------------------------------|------------------------------|---|---|-------------------------------------|---|
| <b>Mortgage Applied for:</b> | <input type="checkbox"/> VA  | <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                                       | <b>Amortization Type:</b>                 | <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 <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): | Property will be:   |
| <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent  | <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment |

**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 | <input type="checkbox"/> made | <input type="checkbox"/> to be made |
|---------------|---------------|-----------------------|----------------------|-----------------------|-------------------------------|-------------------------------------|
|               | \$            | \$                    |                      | Cost: \$              |                               |                                     |

|  |                                    |  |
|--|------------------------------------|--|
| 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<br><input type="checkbox"/> Leasehold (show expiration date) |

## Borrower

## III. BORROWER INFORMATION

## Co-Borrower

|  |  |  |             |  |  |                                     |             |
|--|--|--|-------------|--|--|-------------------------------------|-------------|
| Borrower's Name (include Jr. or Sr. if applicable)   |  |  |             | Co-Borrower's Name (include 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"/> Unmarried (include single, divorced, widowed) | Dependents (not listed by Co-Borrower) |             | <input type="checkbox"/> Married   | <input type="checkbox"/> Unmarried (include single, divorced, widowed) | Dependents (not listed by Borrower) |             |
| <input type="checkbox"/> Separated   |  | no.                                    | ages        | <input type="checkbox"/> Separated   |  | 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   |  |                                     |             |
| <b>If residing at present address for less than two years, complete the following:</b>                             |  |  |             |  |  |                                     |             |
| 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:**

| Borrower                        |  | IV. EMPLOYMENT INFORMATION (cont'd) |                                 | Co-Borrower                            |                   |
|---------------------------------|--|-------------------------------------|---------------------------------|--|-------------------|
| 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)       |                   |

| 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>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. |
|---|----------------------|---|
| Description                                     |                      |   |
| Cash deposit toward purchase held by:           | \$                   |   |
| <i>List checking and savings accounts below</i> |                      |   |
| Name and address of Bank, S&L, or Credit Union  |                      | Name and address of Company   |
|   |                      | \$ Payment/Months   |
| Acct. no.                                       | \$                   | Acct. no.   |
| Name and address of Bank, S&L, or Credit Union  |                      | Name and address of Company   |
|   |                      | \$ Payment/Months   |
| Acct. no.                                       | \$                   | Acct. no.   |
| Name and address of Bank, S&L, or Credit Union  |                      | Name and address of Company   |
|   |                      | \$ Payment/Months   |
| Acct. no.                                       | \$                   | Acct. no.   |

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

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

**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 |
|---|------------------|----------------------|-----------------------------|---------------------|-------------------|---------------------------------------|-------------------|
|   |                  | \$                   | \$                          | \$                  | \$                | \$                                    | \$                |
|   |                  |                      |                             |                     |                   |                                       |                   |
|   |                  |                      |                             |                     |                   |                                       |                   |
| Totals  |                  | \$                   | \$                          | \$                  | \$                | \$                                    | \$                |

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**

|   |    |  |                          |                          |                          |                          |
|---|----|--|--------------------------|--------------------------|--------------------------|--------------------------|
| a. Purchase price                         | \$ | <p><b>If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.</b></p> <p>a. Are there any outstanding judgments against you?</p> <p>b. Have you been declared bankrupt within the past 7 years?</p> <p>c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?</p> <p>d. Are you a party to a lawsuit?</p> <p>e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?</p> <p>(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.)</p> | <b>Borrower</b>          |                          | <b>Co-Borrower</b>       |                          |
| b. Alterations, improvements, repairs     |    |  | <b>Yes</b>               | <b>No</b>                | <b>Yes</b>               | <b>No</b>                |
| c. Land (if acquired separately)          |    |  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| d. Refinance (incl. debts to be paid off) |    |  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| e. Estimated prepaid items                |    |  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| f. Estimated closing costs                |    |  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| g. PMI, MIP, Funding Fee                  |    |  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| h. Discount (if Borrower will pay)        |    |  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| i. Total costs (add items a through h)    |    |  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

|    |  | If you answer "yes" to any questions a through i, please use continuation sheet for explanation.  | Borrower                 |                          | Co-Borrower              |                          |
|----|--|---|--------------------------|--------------------------|--------------------------|--------------------------|
|    |  |   | Yes                      | No                       | Yes                      | No                       |
| j. | Subordinate financing                                |   |                          |                          |                          |                          |
| k. | Borrower's closing costs paid by Seller              | f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? | <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"/> |
| l. | Other Credits (explain)                              | 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"/> |
| m. | Loan amount (exclude PMI, MIP, Funding Fee financed) | -----   |                          |                          |                          |                          |
|    |  | j. Are you a U.S. citizen?  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| n. | PMI, MIP, Funding Fee financed                       | k. Are you a permanent resident alien?  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| o. | Loan amount (add m & n)                              | <b>l. Do you intend to occupy the property as your primary residence?</b>   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
|    |  | If Yes," complete question m below.   |                          |                          |                          |                          |
| p. | Cash from/to Borrower (subtract j, k, l & o from i)  | 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— by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?                   | _____                    | _____                    | _____                    | _____                    |

**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 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 |
|----------------------------------|------|-------------------------------------|------|

**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, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

|  |  |
|--|--|
| <b>BORROWER</b> <input type="checkbox"/> I do not wish to furnish this information   | <b>CO-BORROWER</b> <input type="checkbox"/> I do not wish to furnish this information  |
| <b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino  | <b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino  |
| <b>Race:</b> <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White | <b>Race:</b> <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White |
| <b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male  | <b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male  |

**To be Completed by Loan Originator:**  
This information was provided:  
 In a face-to-face interview  
 In a telephone interview  
 By the applicant and submitted by fax or mail  
 By the applicant and submitted via e-mail or the Internet

|   |  |
|---|--|
| Loan Originator's Signature<br><b>X</b> | Date   |
| Loan Originator's Name (print or type)  | Loan Originator Identifier                           |
|   | Loan Originator's Phone Number (including area code) |
| Loan Origination Company's Name         | Loan Origination Company Identifier                  |
|   | 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<br><b>X</b> | Date | Co-Borrower's Signature<br><b>X</b> | 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.

Applicant: \_\_\_\_\_

Co-Applicant: \_\_\_\_\_

**Ethnicity – Check one or more**

- Hispanic or Latino  
 Mexican  Puerto Rican  Cuban  
 Other Hispanic or Latino – Print origin: \_\_\_\_\_

Examples: *Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.*

- 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: \_\_\_\_\_  
 Examples: *Hmong, Laotian, Thai, Pakistani, Cambodian, etc.*
- Black or African American  
 Native Hawaiian or Other Pacific Islander  
 Native Hawaiian  Guamanian or Chamorro  Samoan  
 Other Pacific Islander – Print race: \_\_\_\_\_

Examples: *Fijian, Tongan, etc.*

- White  
 I do not wish to provide this information

**Sex**

- Female  
 Male  
 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: \_\_\_\_\_

Examples: *Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.*

- 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: \_\_\_\_\_  
 Examples: *Hmong, Laotian, Thai, Pakistani, Cambodian, etc.*
- Black or African American  
 Native Hawaiian or Other Pacific Islander  
 Native Hawaiian  Guamanian or Chamorro  Samoan  
 Other Pacific Islander – Print race: \_\_\_\_\_

Examples: *Fijian, Tongan, etc.*

- White  
 I do not wish to provide this information

**Sex**

- Female  
 Male  
 I do not wish to provide this information

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

- 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**

- No  Yes  
 No  Yes  
 No  Yes

**Co-Applicant**

- No  Yes  
 No  Yes  
 No  Yes

**The Demographic Information of the Applicant(s) was provided through:**

- Applicant:**  Face-to-Face  Telephone  Fax or Mail  Email or Internet  
**Co-Applicant:**  Face-to-Face  Telephone  Fax or Mail  Email or Internet

Uniform Residential Loan Application  
Illinois Civil Union Addendum

**Date:**

**Lender:** First Bank of Manhattan

**Borrower(s):**

**Property Address:**

Under Illinois law, a party to a civil union is entitled to the same legal obligations, responsibilities, protections and benefits as are afforded or recognized by the law of Illinois to spouses. Marriage between persons of the same sex, a civil union, or substantially similar relationship legally entered into in another state is recognized in Illinois as a civil union.

If you, the borrower, are a party to a civil union in Illinois or a same-sex marriage, a civil union, or substantially similar relationship legally entered into in another jurisdiction, the Lender may require that your partner or spouse also sign the security instrument and other legal documents for securing this loan.

The undersigned Borrower hereby represents to Lender and to Lender's successors and assigns, and its agents, brokers, processors, attorneys, insurers, and servicers the following:

Please check all that apply:

I am not party to a civil union in Illinois or in any other jurisdiction recognizing civil unions, same sex marriage, or substantially similar relationships.

I am party to a civil union in Illinois.

I am involved in a civil union, same sex marriage, or other substantially similar relationship formed in a jurisdiction other than Illinois.

Please provide below the name of your civil union partner or spouse if you are party to a civil union in Illinois or have formed a civil union, same sex marriage, or other substantially similar relationship in another state.

\_\_\_\_\_  
Name of Civil Union Partner/Spouse

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Date



Uniform Residential Loan Application  
Illinois Civil Union Addendum

**Date:**

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\_\_\_\_\_  
Name of Civil Union Partner/Spouse

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Date

## BORROWER'S CERTIFICATION AND AUTHORIZATION

### CERTIFICATION

The Undersigned certify the following:

1. I/We have applied for a mortgage loan from FIRST BANK OF MANHATTAN. In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and the assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that FIRST BANK OF MANHATTAN reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

### AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied for a mortgage loan from FIRST BANK OF MANHATTAN. As part of the application process, FIRST BANK OF MANHATTAN may sell my mortgage, any and all information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to FIRST BANK OF MANHATTAN and to any investor to whom FIRST BANK OF MANHATTAN may sell my/our mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market and similar account balances; credit history; and copies of income tax returns.
3. FIRST BANK OF MANHATTAN or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.

\_\_\_\_\_  
Borrower Signature

SSN: \_\_\_\_\_

Date: \_\_\_\_\_

\_\_\_\_\_  
Borrower Signature

SSN: \_\_\_\_\_

Date: \_\_\_\_\_

**FACTS****WHAT DOES FIRST BANK OF MANHATTAN  
DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?**

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances
- credit history and income
- payment history and transaction history

When you are *no longer* our customer, we continue to share your information as described in this notice.

**How?**

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons First Bank of Manhattan chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information   | Does First Bank of Manhattan share? | Can you limit this sharing? |
|--|-------------------------------------|-----------------------------|
| <b>For our everyday business purposes</b> —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes                                 | No                          |
| <b>For our marketing purposes</b> —to offer our products and services to you   | Yes                                 | No                          |
| <b>For joint marketing with other financial companies</b>  | No                                  | We don't share              |
| <b>For our affiliates' everyday business purposes</b> —information about your transactions and experiences   | No                                  | We don't share              |
| <b>For our affiliates' everyday business purposes</b> —information about your creditworthiness   | No                                  | We don't share              |
| <b>For our affiliates to market to you</b>   | No                                  | We don't share              |
| <b>For nonaffiliates to market to you</b>  | No                                  | We don't share              |

**Questions?**

Call 815-478-4611 or go to [www.fnbmanhattan.com](http://www.fnbmanhattan.com)

**Who we are**

|                                      |                         |
|--------------------------------------|-------------------------|
| <b>Who is providing this notice?</b> | First Bank of Manhattan |
|--------------------------------------|-------------------------|

**What we do**

|  |  |
|--|--|
| <b>How does First Bank of Manhattan protect my personal information?</b> | To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.  |
| <b>How does First Bank of Manhattan collect my personal information?</b> | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>● apply for a loan or deposit money</li> <li>● open an account or pay your bills</li> <li>● use your credit or debit card</li> </ul> <p>We also collect your personal information from other companies.</p>  |
| <b>Why can't I limit all sharing?</b>                                    | <p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>● sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>● affiliates from using your information to market to you</li> <li>● sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p> |

**Definitions**

|                        |  |
|------------------------|--|
| <b>Affiliates</b>      | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>● <i>First Bank of Manhattan does not share with our affiliates.</i></li> </ul>                              |
| <b>Nonaffiliates</b>   | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>● <i>First Bank of Manhattan does not share with nonaffiliates so they can market to you.</i></li> </ul> |
| <b>Joint marketing</b> | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>● <i>First Bank of Manhattan doesn't jointly market.</i></li> </ul>                     |

**Other important information**

|  |
|--|
|  |
|--|