

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 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:	<input type="checkbox"/> VA <input type="checkbox"/> FHA	<input type="checkbox"/> Conventional <input type="checkbox"/> USDA/Rural Housing Service	<input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number
Amount \$	Interest Rate %	No. of Months	Amortization Type:	<input type="checkbox"/> Fixed Rate <input type="checkbox"/> GPM	<input type="checkbox"/> Other (explain): <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"/> Refinance			<input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment		<input type="checkbox"/> Construction <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	<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: <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)					

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"/> Separated	<input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower) no. ages		<input type="checkbox"/> Married <input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower) 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)	

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:		
Total	\$	\$	\$	Total	\$	\$

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

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:

NOTICE OF RIGHT TO APPRAISAL COPY

You have the right to a copy of the appraisal report used in connection with your application for credit. If you wish a copy, please write us at the mailing address we have provided. We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application. In your letter, give us the following information: Loan or application number (if known), date of application, name(s) of loan applicant(s), property address and current mailing address.

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
X		X	

BORROWER(S) AUTHORIZATION

To Whom It May Concern:

I/We hereby authorize you to release to NEW BUFFALO SAVINGS BANK, 45 N. Whittaker Street, New Buffalo, MI 49117 for verification purposes, information concerning:

- Employment history, dates, title, income, hours worked, etc.
- Bank and Deposit account records
- Mortgage and Loan account records
- Any information deemed necessary in connection with a consumer credit report for a credit transaction
- Insurance information (hazard, private mortgage insurance, life or disability, etc) Obtaining policies, changing addresses & mortgagee/lien holder clause
- Any documentation that the lender deems necessary for compiling a loan request in addition to servicing this loan or any other credit relationship between the borrower(s) and lender.

This information is for the confidential use of this lender to gather information necessary for the purpose of originating and servicing a loan and can be used from time to time before and during the lending relationship.

A photocopy, facsimile or electronic copy of this signed authorization may be deemed as an equivalent of the original and may be used as a duplicate original.

Date

Date



45 N Whittaker St., New Buffalo, MI 49117 • 269-469-2222

Privacy Notice to Customers

New Buffalo Savings Bank works to provide you with financial products and services to meet your financial goals. In providing these products and services, we are very committed to protecting our customers' privacy.

We are required by law to give you this privacy notice. It describes our policies and practices that protect your privacy and enable us to share information to provide you with competitive financial products and services. If you have any questions after reading it, please contact us at 1-269-469-2222.

Contacts for Information and Privacy Concerns

To correct any inaccurate or outdated information or to notify the Bank of possible unauthorized access to, or use of, your personal information, please contact a customer service representative at (269) 469-2222, or e-mail us at operations@newbuffalosavings.com. Questions regarding the Bank's privacy statement or procedures may be addressed to our Administrative Officer at (269)-469-2222 or by writing to 45 N. Whittaker St., New Buffalo, MI 49117.

What follows is a description of the information we collect and disclose, including the parties who receive nonpublic information from us.

Information We Collect About You

We collect information about you from the following sources:

- Information we receive from you on applications and other forms;
- Information obtained when verifying the information you provide on an application or other form (this may be obtained from, but is not restricted to, your current or past employers, or from other institutions where you have conducted financial transactions);
- Information about your transactions with us, or others including those companies that work closely with us to provide you with diverse financial products and services;
- Information we receive from a credit reporting agency; and
- Information we may obtain from consumer purchasing and census data providers to develop competitive marketing programs for our customers.

Disclosure of Information to Parties that Provide Services to Us

We may disclose information we collect, as provided by law and as described above, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements, so that we may provide customers competitive products and services. We may also disclose nonpublic personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our Bank, follow your instructions as you authorize or protect the security of our financial records.

Disclosure of Information about Former Customers

If you decide to terminate your relationship with our Bank, we will not share information we have collected about you, except as may be required by law and will remove your information from our files within a reasonable period of time.

How to Opt Out or Stop Certain Disclosures about You

At this time, we do not intend to disclose nonpublic personal information other than as noted above. If in the future, the Bank intends to disclose nonpublic information other than the above, the Bank will provide an additional notice, and provide an opportunity to opt out if applicable. The opt out does not apply to disclosures that are legally permitted or required or to disclosures the Bank makes to companies that perform services on our behalf or to other financial institutions that have joint marketing agreements with the Bank.

Fair Credit Reporting Act Disclosure

Our affiliates are permitted by law to share with one another any information about their transactions or experiences with you. Information taken from credit reports may also be exchanged. However, New Buffalo Savings Bank does not intend to share credit information with any of our affiliates.

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

What Customers Can Do to Help

Our Bank is committed to protecting the privacy of its customers. You can help by following these simple guidelines:

- Protect your account numbers, card numbers, PINs (personal identification numbers), and passwords. Never keep your PIN with your debit or credit card as it can provide access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc., to other persons. If someone calls you, explains the call is on behalf of the Bank and asks for your account number, you should beware. Official Bank staff will have access to your information and will not need to ask for it.
- **Keep your information current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. If your street address, email address or phone number changes, please let us know.**
- Let us know if you have questions. Please do not hesitate to call us - we are here to serve you.

RATE COMMITMENT FORM

BORROWER(S) NAME: _____

PROPERTY ADDRESS: _____

APPLICATION DATE: _____ LOAN OFFICER: _____

IN ORDER TO PROCESS YOUR LOAN REQUEST AND TO COVER THE COST FOR THE CREDIT REPORT, A FEE OF \$25.00 IS REQUIRED. THESE FUNDS SHALL BE USED TO PAY THE COSTS OF THE ABOVE ITEM.

Every effort will be made to close this loan expeditiously, however, it is understood and agreed that the Lender is not responsible if this loan cannot close within the Locked Rate Period. All outstanding contingencies must have been satisfied to obtain the Lender's approval or my mortgage loan will not be permitted to close. THIS IS NOT A LOAN COMMITMENT

I/we, the undersigned borrower(s), have received a copy of this agreement and fully understand and agree to the terms and conditions of this agreement. DO NOT sign this agreement unless all blanks have been completed for your selection. Place an "X" in the box that indicates your selection.

(Borrower Signature) Date

(Borrower Signature) Date

FLOAT RATE

I have elected to "Float" the interest rate and rate discount points. I have executed the applicable FLOATING RATE section of the Rate Commitment Form, and that New Buffalo Savings Bank, FSB, herein referred to as Lender, has accepted said Agreement. The Floating Rate will be automatically locked up to seven (7) business days before a scheduled closing at Market Rates available at that time.

(Borrower Signature)

(Borrower Signature)

Loan Officer Initials: _____

Date: _____

LOCK RATE

I have elected to lock my interest rate and rate discount points, as indicated below. This means that if my mortgage loan is approved and closed on or before the aforementioned expiration date, my mortgage loan will be made at the interest rate and rate discount points stated in this form. If my mortgage loan is not approved and closed by the expiration date indicated below, the interest rate and rate discount points will be set at the interest rate and rate discount points in effect at the time of closing or at the time of loan application, whichever is higher. SHOULD I /WE ELECT TO LOCK MY LOAN INTEREST RATE, AND RATES DECREASE BEFORE CLOSING, I/WE WILL NOT BE ABLE TO RECEIVE A LOWER RATE.

LOCK DATE: _____
EXPIRATION DATE: _____
LOAN TERMS: _____

LOAN AMOUNT: _____
INTEREST RATE: _____
RATE DISCOUNT POINTS: _____

(Borrower Signature)

(Borrower Signature)

Loan Officer Initials: _____

Date: _____

RE-LOCK/
EXTENDED LOCK DATE: _____
NEW EXPIRATION DATE: _____
LOAN TERMS: _____

LOAN AMOUNT: _____
INTEREST RATE: _____
RATE DISCOUNT POINTS: _____

(Borrower Signature)

(Borrower Signature)

Loan Officer Initials: _____

Date: _____