PEOPLES BANK OF ALTENBURG

1503 N HIGH STREET, P O BOX 550
JACKSON, MO 63755
(573)243-6969

8537 MAIN STREET, P O BOX 68
ALTENBURG, MO 63732
(573)824-5221

Thank you for considering **Peoples Bank** for your mortgage needs. We look forward to serving you. To speed up the processing of your Real Estate Loan Application, return all documents attached with a signature(s) and provide the following:

The Application:
Please complete the application in its entirety, providing name(s), addresses, account numbers and balances (if applicable), employer(s), assets (checking, savings, any accounts or items titled in your name with value) and liabilities (loans/debts including auto payments, mortgages, credit cards, etc).

Financial Statements:

- Two years personal income tax return (complete 1040) along with W-2's
- YTD pay stubs covering the **most recent 30 days**
- 3 months bank statements on all accounts listed under assets

If you are self-employed:

- Three years company complete tax returns
- YTD Financial Statements for the company (most recent quarter)
- P & L Balance Sheet

Additional Information:

Purchase transactions

- Sales contract with original signatures of buyer and seller & **legal description** of subject property.
- Realty agent's name and contact information
- Copy of cancelled check if earnest money was paid

Refinance transactions

- Current homeowners insurance policy
- Copy of existing title insurance policy (if available)
- Survey or copy of original Warranty Deed (if available)
- Current mortgage statement

Construction Loans

- Copy of legal description or copy of recorded Warranty Deed
- Set of plans/blueprints
- Cost Breakdown/Estimate
- Contract with builder

Please contact a mortgage lender should you have any questions regarding the application or to set up an appointment and discuss your application once all documentation has been gathered. By providing all the requested information, your application can be processed in a timely manner.

In accordance with the provisions of the Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (SAFE Act) and Subpart I of Federal Reserve Board Regulation H adopted hereunder, Peoples Bank of Altenburg is a registered Mortgage Loan Originating (MLO) financial institution. All loan officers who are authorized to originate mortgage loans are also registered. To find out more information about what this registration means and to inquire as to our financial institution information and information about our mortgage loan originators, please visit http://www.nmlsconsumeraccess.org/.

Borrower Certification and Authorization

Lender

Peoples Bank of Altenburg
8537 Main St
P.O. Box 68
Altenburg, MO 63732

Date: _____

Borrower

Applicant
Co-Applicant

_____

_____, _____ _____

Loan Number:

Certification

The undersigned certify the following:

"I" (Borrower) have applied for a mortgage loan from *"Lender"* (Peoples Bank of Altenburg). In applying for the loan, I completed a loan application containing information which may include the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I certify that all of the information is true and complete. I made no misrepresentations in the loan application or other documents, nor did I omit any pertinent information.

I understand and agree that Lender 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.

I 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:

I have applied for a mortgage loan from *"Lender"* (Peoples Bank of Altenburg). As part of the application process, Lender may verify information contained in my 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.

I authorize you to provide to Lender, and to any investor to whom Lender may sell my 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.

Lender or any investor that purchases the mortgage may address this authorization to any party named in the loan application or disclosed by any consumer credit reporting agency or similar source.

A copy of this authorization may be accepted as an original.

Your prompt reply to Lender or the investor that purchased the mortgage is appreciated.

Notice to Borrowers

☑ This is notice to you as required by the *Right to Financial Privacy Act of 1978* that HUD/FHA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.

Signatures

Borrower

Applicant **Date** **Co-Applicant** **Date**

FEDERAL CREDIT APPLICATION INSURANCE DISCLOSURE

I have applied for an extension of credit with you. You are soliciting, offering, or selling me an insurance product or annuity in connection with this extension of credit. **FEDERAL LAW PROHIBITS YOU FROM CONDITIONING THE EXTENSION OF CREDIT ON EITHER:**

1. My purchase of an insurance product or annuity from you or from any of your affiliates; or
2. My agreement not to obtain, or a prohibition on me from obtaining, an insurance product or annuity from an unaffiliated entity.

By signing, I acknowledge that I have received a copy of this form on today's date or within three (3) days if I have applied by telephone. Unless this disclosure is provided electronically or I have applied for credit by mail, I also acknowledge that you have provided this disclosure to me orally.

BORROWER:

_____ Date_____

BORROWER

_____ Date_____

CO-BORROWER

For Telephone Applications Only:

As an authorized representative of Lender, I confirm that I have made the above Credit Application Insurance Disclosures orally to the Applicant(s) and that the receipt of the oral disclosures were acknowledged orally by the Applicant(s). I also confirm that I have mailed to the Applicant(s) the above Credit Application Insurance Disclosures within three (3) days beginning the first business day after the application is taken, excluding Sunday and federal public holidays.

_____

Authorized Representative (Date)

Covered Borrower Identification Statement

Federal law provides important protections to active duty members of the Armed Forces and their dependents. To ensure that these protections are provided to eligible applicants, we require you to **check and sign one** of the following statements as applicable:

☐ I AM a regular or reserve member of the Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer.

Borrower

Applicant **Date** **Co-Applicant** **Date**

☐ I AM a dependent of a member of the Armed Forces on active duty as described above, because I am the member's spouse, the member's child under the age of eighteen years old, or I am an individual for whom the member provided more than one-half of my financial support for 180 days immediately preceding today's date.

Borrower

Applicant **Date** **Co-Applicant** **Date**

OR

☐ I AM NOT a regular or reserve member of the Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer (or dependent of such a member).

Borrower

Applicant **Date** **Co-Applicant** **Date**

Warning. It is important to fill out this form accurately. Knowingly making a false statement on a credit application is a crime.

RIGHT TO RECEIVE A COPY OF APPRAISAL REPORT

FROM:

PEOPLES BANK OF ALTENBURG
1503 N High St
P O BOX 550
Jackson, MO 63755

TO:

PRIMARY BORROWER
Main Location
Jackson, MO 63755

CO BORROWER
Main Location
Jackson, MO 63755

Loan Number: TO BE DETERMINED
Notice Date:
Property Address: _____, _____, Missouri

Right to Receive Copy

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close.
You can pay for an additional appraisal for your own use at your own cost.

Acknowledgment

By signing below, you acknowledge you have received this Disclosure.

_____ Date_____
PRIMARY BORROWER, Individually

Wolters Kluwer Financial Services ©1996, 2017 Bankers Systems™

RIGHT TO RECEIVE A COPY OF APPRAISAL REPORT

FROM:

PEOPLES BANK OF ALTENBURG
1503 N High St
P O BOX 550
Jackson, MO 63755

TO:

PRIMARY BORROWER
Main Location
Jackson, MO 63755

CO BORROWER
Main Location
Jackson, MO 63755

Loan Number: TO BE DETERMINED
Notice Date:
Property Address: _____, _____, Missouri

Right to Receive Copy

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close.
You can pay for an additional appraisal for your own use at your own cost.

Acknowledgment

By signing below, you acknowledge you have received this Disclosure.

_____ Date_____
CO BORROWER, Individually

Wolters Kluwer Financial Services ©1996, 2017 Bankers Systems™

Dear Borrower(s),

Please reply indicating whether or not you elect to receive loan disclosures and other loan documents from Peoples Bank of Altenburg via e-mail by initialing next to either option on the line and by signing your name below and dating the signature.

_____ (Yes) I do want to receive loan disclosures and other loan documents via e-mail from Peoples Bank of Altenburg

_____ (No) I do not want to receive loan disclosures and other loan documents via e-mail from Peoples Bank of Altenburg.

_____ _____

Signature Date Signature Date

Peoples Bank of Altenburg
8537 Main St, P.O. Box 68, Altenburg, MO 63732

MORTGAGE FRAUD IS INVESTIGATED BY THE FBI

Mortgage Fraud is investigated by the Federal Bureau of Investigation and is punishable by up to 30 years in federal prison or $1,000,000 fine, or both. It is illegal for a person to make any false statement regarding income, assets, debt, or matters of identification, or to willfully overvalue any land or property, in a loan and credit application for the purpose of influencing in any way the action of a financial institution.

Some of the applicable Federal criminal statutes which may be charged in connection with Mortgage Fraud include:

18 U.S.C. § 1001 - Statements or entries generally
18 U.S.C. § 1010 - HUD and Federal Housing Administration Transactions
18 U.S.C. § 1014 - Loan and credit applications generally
18 U.S.C. § 1028 - Fraud and related activity in connection with identification documents
18 U.S.C. § 1341 - Frauds and swindles by Mail
18 U.S.C. § 1342 - Fictitious name or address
18 U.S.C. § 1343 - Fraud by wire
18 U.S.C. § 1344 - Bank Fraud
42 U.S.C. § 408(a) - False Social Security Number

Unauthorized use of the FBI seal, name, and initials is subject to prosecution under Sections 701, 709, and 712 of Title 18 of the United States Code. This advisement may not be changed or altered without the specific written consent of the Federal Bureau of Investigation, and is not an endorsement of any product or service.

PEOPLES BANK OF ALTENBURG
P O BOX 550, 1503 N HIGH ST
JACKSON, MO 63755

Universal Credit Application

(Consumer Real Estate)

1. Type of Application

(Check only one of the four checkboxes; and sign, if joint credit. Use another application if more than two applicants.)

☐ **Individual Credit.** If checked, this is an *Application for Individual Credit* - relying **solely** on my income and assets.

☐ **Individual Credit with Another.** If checked, this is an *Application for Individual Credit* - relying on my income and assets **and** on income and/or assets of another as a basis for loan qualification. *(Complete Applicant and Co-Applicant sections.)*

☐ **Individual Credit (Community Property State).** If checked, this is an *Application for Individual Credit* - relying on my income or assets. The income or assets of my spouse (or other person), who has community property rights pursuant to state law, will not be used as a basis for loan qualification. However, his or her liabilities must be considered because my spouse (or other person) has community property rights pursuant to applicable law, and, as Applicant, I reside in a community property state, the property that will secure the loan is located in a community property state, or I am relying on other property located in a community property state as a basis for repayment of the loan. *(Complete Applicant and Co-Applicant sections.)*

☐ **Joint Credit.** If checked, this is an *Application for Joint Credit*. By signing below, the Applicant and Co-Applicant agree that each of us intend to apply for joint credit. *(Complete Applicant and Co-Applicant sections.)*

Applicant for Joint Credit _____ Co-Applicant for Joint Credit _____

2. Type of Mortgage and Terms of Credit

Mortgage Applied For ☐ Home Purchase or Refinancing ☐ Home Equity Loan ☐ Home Equity Line of Credit ☐			**Lender's Case No.**
Amount/Credit Limit $	**Interest Rate** %	**No. of Months**	**Amortization Type** ☐ Fixed ☐ ARM ☐

3. Property Information and Purpose of Credit

Subject Property Address (street, city, state & ZIP) | No. of Units

Legal Description of Subject Property (attach description if necessary) | Year Built

Purpose of Loan
☐ Purchase ☐ Construction ☐ Other:
☐ Refinance ☐ Construction-Permanent

Property will be:
☐ Primary Residence ☐ Secondary Residence ☐ 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 ☐ made ☐ to be made Cost: $

Title will be held in what Name(s) | Manner in which Title will be held | Estate will be held in: ☐ Fee Simple ☐ Leasehold (show expiration date)

Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)

4. Applicant Information

Applicant	**Co-Applicant**
Applicant's Name	Co-Applicant's Name
Social Security No. / Primary Phone ☐ Cell / Date of Birth	Social Security No. / Primary Phone ☐ Cell / Date of Birth
ID Type & No. / Issued By / Issue Date / Exp. Date	ID Type & No. / Issued By / Issue Date / Exp. Date
E-mail Address	E-mail Address
☐ Married ☐ Separated ☐ Unmarried (including single, divorced, widowed) — Dependents (not listed by Co-Applicant) No. Ages	☐ Married ☐ Separated ☐ Unmarried (including single, divorced, widowed) — Dependents (not listed by Applicant) No. Ages
Present Address ☐ Own ☐ Rent ☐ ____ No. Yrs. ____	Present Address ☐ Own ☐ Rent ☐ ____ No. Yrs. ____
Mailing Address, if different from Present Address	Mailing Address, if different from Present Address
Former Address ☐ Own ☐ Rent ☐ ____ No. Yrs. ____	Former Address ☐ Own ☐ Rent ☐ ____ No. Yrs. ____

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5. Employment Information

Applicant		Co-Applicant	
Name & Address of Employer ☐ Self Employed	Yrs. on this job	Name & Address of Employer ☐ 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	Position/Title/Type of Business	Business Phone

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)	Name & Address of Employer ☐ Self Employed	Dates (from - to)
	Business Phone		Business Phone
Position/Title/Type of Business	Gross Monthly Income $	Position/Title/Type of Business	Gross Monthly Income $
Name & Address of Employer ☐ Self Employed	Dates (from - to)	Name & Address of Employer ☐ Self Employed	Dates (from - to)
	Business Phone		Business Phone
Position/Title/Type of Business	Gross Monthly Income $	Position/Title/Type of Business	Gross Monthly Income $

6. Monthly Income and Combined Housing Expense Information

Gross Monthly Income	Applicant	Co-Applicant	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 Applicant(s) may be required to provide additional documentation such as tax returns and financial statements.**

A/C	Describe Other Income	Notice: Alimony, child support, or separate maintenance income need not be revealed if the Applicant (A) or Co-Applicant (C) does not choose to have it considered for repaying this loan.	Monthly Amount
			$
			$
			$

7. Assets and Liabilities

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Applicants 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-Applicant section* was completed about a non-applicant spouse or other person, this Statement and supporting schedules must also be completed about that spouse or other person.

Completed ☐ Jointly ☐ Not Jointly

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

Property Address (enter S if sold, PS if pending sale, R if rental for income or O for other) ▼		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

7. Assets and Liabilities (Continued)

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

8. Declarations

	Applicant Yes	Applicant No	Co-Applicant Yes	Co-Applicant No
a. Are there any outstanding judgments against you?	☐	☐	☐	☐
b. Have you been declared bankrupt within the past 10 years?	☐	☐	☐	☐
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	☐	☐	☐	☐
d. Are you a party to a lawsuit?	☐	☐	☐	☐
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?	☐	☐	☐	☐
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?	☐	☐	☐	☐

8. Declarations (Continued)

	Applicant		Co-Applicant	
	Yes	No	Yes	No
g. Are you obligated to pay alimony, child support, or separate maintenance?	☐	☐	☐	☐
h. Is any part of the down payment borrowed?	☐	☐	☐	☐
i. Are you a co-maker or endorser on a note?	☐	☐	☐	☐
j. Are you a U.S. citizen?	☐	☐	☐	☐
k. Are you a permanent resident alien?	☐	☐	☐	☐
l. Do you intend to occupy the property as your primary residence?	☐	☐	☐	☐
m. 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)?	_____		_____	
n. Are there any other equity loans on the property?	☐	☐	☐	☐

9. Continuation and Additional Information

Instructions. Use this section if you need more space to complete the Universal Credit Application. Mark **"A"** for Applicant and **"C"** for Co-Applicant. Use this space if you answered "Yes" to any of the questions in Section 8.

10. Federal Notices

Important Information to Applicant(s). To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who applies for a loan or opens an account.

What this means for you. When you apply for a loan or open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license and/or other identifying documents. 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.

False Statements. By signing below, 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.*

11. State Notices

California Residents. Each applicant, if married, may apply for a separate account.

Massachusetts Residents. Under Massachusetts statute, Mass. Gen. L. ch. 184, Section 17B, you, the Applicant (and Co-Applicant) are entitled to know the following:

1. The responsibility of the attorney for the Mortgagee is to protect the interest of the Mortgagee.
2. Mortgagors may, at their own expense, engage an attorney of their own selection to represent their interests in the transaction.

For Home Equity Line of Credit. The current annual percentage rate for finance charges and, if the rate may vary, a statement to that effect and of the circumstances under which the rate may increase and whether there are any limitations on any such increase, as well as the effects of any such increase; the conditions under which a finance charge may be imposed, including the time period within which any credit extended may be repaid without incurring a finance charge; whether any annual fee is charged and the amount of any such fee; and whether any other charges or fees may be assessed, the purposes for which they are assessed, and the amounts of any such charges or fees.

New York Residents. A consumer report may be ordered in connection with your application. Upon your request, we will inform you whether or not a report was ordered. If a report was ordered, we will tell you the name and address of the consumer reporting agency that provided the report. Subsequent reports may be ordered or utilized in connection with an update, renewal or extension of credit for which you have applied.

Ohio Residents. The Ohio laws against discrimination require all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Texas Residents. The owner of the homestead is not required to apply the proceeds of the extension of credit to repay another debt except debt secured by the homestead or debt to another lender.

Wisconsin Residents. Notice to Married Applicants. No provision of any marital property agreement, unilateral statement under Wisc. Statutes §766.59 or a court decree under Wisc. Statutes §766.70 adversely affects the interest of the lender unless the lender, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the lender is incurred.

For married Wisconsin Residents. The credit being applied for, if granted, will be incurred in the interest of my marriage or family. I understand the creditor may be required by law to give notice of this transaction to my spouse.

12. Acknowledgment 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

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:_____

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

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

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

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

12. Acknowledgment and Agreement (Continued)

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.

Consent. You authorize us to contact you using any of the telephone numbers listed on this Credit Application or that you subsequently provide us in connection with your credit account - regardless whether the number we use is assigned to a paging service, cellular telephone service, specialized mobile radio service or other radio common carrier service or any other service for which you may be charged for the call. You further authorize us to contact you through the use of voice, text and email and through the use of pre-recorded/artificial voice messages or an automated dialing device.

Acknowledgment. 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.

X		X	
Applicant's Signature	Date	Co-Applicant's Signature	Date

13. Information for Government Monitoring Purposes

Instruction to Lender: Cross out this entire section (or instruct the applicant to do so), if this information is not required by law for this type of credit.

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, the Lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below.

Applicant ☐ I do not wish to furnish this information	**Co-Applicant** ☐ I do not wish to furnish this information
Ethnicity: ☐ Hispanic or Latino ☐ Not Hispanic or Latino	**Ethnicity:** ☐ Hispanic or Latino ☐ Not Hispanic or Latino
Race: ☐ American Indian or Alaska Native ☐ Asian ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ White	**Race:** ☐ American Indian or Alaska Native ☐ Asian ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ White
Sex: ☐ Female ☐ Male	**Sex:** ☐ Female ☐ Male

For Mortgage 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 Date X		**Loan Originator's Phone Number** 573-243-6969
Loan Originator's Name	**Loan Originator Identifier**	**Loan Origination Company's Address** P O BOX 550 1503 N HIGH ST JACKSON, MO 63755
Loan Origination Company's Name PEOPLES BANK OF ALTENBURG	**Loan Origination Company Identifier** NMLS#541571	

Transaction Worksheet - Optional

a. Purchase price	$	k. Applicant's closing costs paid by Seller	$
b. Alterations, improvements, repairs	$	l. Other Credits (explain)	$
c. Land (if acquired separately)	$		
d. Refinance (include debts to be paid off)	$		
e. Estimated prepaid items	$	m. Loan amount (exclude PMI, MIP, Funding Fee financed)	$
f. Estimated closing costs	$		
g. PMI, MIP, Funding Fee	$	n. PMI, MIP, Funding Fee financed	$
h. Discount (if Applicant will pay)	$	o. Loan amount (add m & n)	$
i. Total costs (add items a through h)	$	p. Cash from/to Applicant (subtract j, k, l & o from i)	$
j. Subordinate financing	$		

For Lender's Use

Lender's Initial Lien Position ☐ First Lien ☐ Second Lien ☐ Subordinate Lien	**First Lien Holder's Name & Address (if any)** **Loan No.**		**Second Lien Holder's Name & Address (if any)** **Loan No.**
Date Application Received	**Received By**		**Amount Requested** $
Decision ☐ Approved ☐ Denied	**Decision Date**		**Decision By**
HMDA Reportable ☐ Yes	**Amount Approved** $	**Initial Advance (if applicable)**	**Funding Date**
Refinancing ☐ Yes ☐ Cash Out	**Rescindable** ☐ Yes	**Early Disclosures Given** ☐ Yes, on	**High Cost Mortgage** ☐ Yes **High Priced Mortgage** ☐ Yes

FACTS

WHAT DOES Peoples Bank of Altenburg 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 income
- account balances and payment history
- credit history and credit scores

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 Peoples Bank of Altenburg chooses to share; and whether you can limit this sharing.

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

Questions? Call 573-824-5221 or go to www.peoplesoa.com

Who we are

Who is providing this notice?	Peoples Bank of Altenburg

What we do

How does Peoples Bank of Altenburg protect my personal information?	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. We restrict access to personal information to those employees who need to know that information to provide products and services to you.
How does Peoples Bank of Altenburg collect my personal information?	We collect your personal information, for example, when you ■ open an account or apply for a loan ■ pay your bills or use your debit card ■ make deposits or withdrawals from your account We also collect your personal information from others, such as credit bureaus or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ■ *Peoples Bank of Altenburg does not share with our affiliates.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ■ *Peoples Bank of Altenburg does not share with nonaffiliates so they can market to you.*
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ■ *Peoples Bank of Altenburg doesn't jointly market.*

Other important information