

**PEOPLES BANK OF ALTENBURG**  
**1503 N HIGH STREET, P O BOX 550**  
**JACKSON, MO 63755**  
**(573)243-6969**

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/>.

**Loan Origination Organization:** Peoples Bank of Altenburg  
**NMLS ID:** 541571  
**Loan Originators:** Matt Puchbauer - NMLS ID: 617259  
Dillon Versemann - NMLS ID: 1828985  
Andrew Puchbauer - NMLS ID: 1828985

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### 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  
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 Japanese    Korean    Vietnamese  
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Examples: *Hmong, Laotian, Thai, Pakistani, Cambodian, etc.*

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 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



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of  
Altenburg / Jackson

PHONE: 573-824-5221  
FAX: 573-824-5310

PHONE: 573-243-6969  
FAX: 573-204-0900

Member FDIC

## MORTGAGE LOAN ORIGINATORS & MLO ID NUMBERS

Matt Puchbauer #617259

Andrew Puchbauer #2088575

Dillon Versemann #1828985

Peoples Bank of Altenburg #541571



1503 N. High St. • Jackson, MO 63755 • (573) 243-6969 • www.peoplesoa.com

**AUTHORIZATION TO RELEASE FINANCIAL RECORDS**

To Whom It May Concern:

I/We have a lending relationship with Peoples Bank of Altenburg. Because of this relationship, Peoples Bank of Altenburg is required, from time to time, to conduct a review of my/our financial information, which includes reviewing any forms or income tax returns filed with the Internal Revenue Service. In order to expedite the submission of my/our financial information to Peoples Bank of Altenburg, I/we hereby authorize you to provide Peoples Bank of Altenburg any and all information and documentation they may request, including, but not limited to, copies of any income tax returns or other forms or communication made on my/our behalf, or for any entities I/we have an ownership interest in, to the Internal Revenue Service and copies of personal or business financial statements.

This authorization shall remain effective until my/our written notice to you to revoke. A copy of this authorization may be accepted as an original.

Your prompt reply to Peoples Bank of Altenburg is appreciated.

\_\_\_\_\_  
Borrower/Guarantor

\_\_\_\_\_  
Date

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Borrower/Guarantor

\_\_\_\_\_  
Date

\_\_\_\_\_  
Printed Name



NMLS #541571



# COVID-19 Notice About Waiting Periods

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The COVID-19 pandemic is presenting many challenges. If COVID-19 is causing you to experience a bona fide personal financial emergency, it is important for you to know that you can ask to modify or waive some of the normal waiting periods associated with home loans. By modifying or waiving these waiting periods, you can receive your loan proceeds faster.

**The Waiting Periods.** Consumer protection laws like the *Truth in Lending Act* require certain waiting periods so you have a chance to review the details of the loan you are thinking about.

- The lender must deliver the Loan Estimate to you no later than seven business days before closing and you must receive the Closing Disclosure no later than three business days before closing.
- The lender also provides you with at least three business days after closing to cancel certain loans secured by your primary home, for example when you are doing a cash-out refinance or a home equity loan.

**Waiving or Modifying the Waiting Periods.** However, you may modify or waive these waiting periods if you determine that you need the loan proceeds to meet a bona fide personal financial emergency.

**Ask Your Lender.** If you are facing a bona fide personal financial emergency due to COVID-19, please ask your lender about modifying or waiving the waiting periods that are described in this notice.

# Covered Borrower Identification Statement

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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.





# Borrower Certification and Authorization

**Lender**

Peoples Bank of Altenburg  
1503 N High St  
P.O. Box 550  
Jackson, MO 63755

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 \_\_\_\_\_

## 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.*

Signature

Date

Signature

Date

# 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.

\_\_\_\_\_  
PRIMARY BORROWER, Individually Date \_\_\_\_\_



# RIGHT TO RECEIVE A COPY OF APPRAISAL REPORT

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**FROM:**

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

**TO:**

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Main Location  
Jackson, MO 63755

**CO BORROWER**  
Main Location  
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Loan Number: TO BE DETERMINED

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**Acknowledgment**

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\_\_\_\_\_ Date \_\_\_\_\_  
CO BORROWER, Individually



Altenburg  
P.O. Box 68  
Altenburg, MO 63732  
573-824-5221  
Fax: 573-824-5310



Jackson  
P.O. Box 550  
Jackson, MO 63755  
573-243-6969  
Fax: 573-204-0900

— of Altenburg —  
[www.peoplesoa.com](http://www.peoplesoa.com)

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

# 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 <input type="checkbox"/> Home Purchase or Refinancing <input type="checkbox"/> Home Equity Loan <input type="checkbox"/> Home Equity Line of Credit <input type="checkbox"/>			Lender's Case No.
Amount/Credit Limit \$	Interest Rate %	No. of Months	Amortization Type <input type="checkbox"/> Fixed <input type="checkbox"/> ARM <input type="checkbox"/>

### 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 <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other: <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent		Property will be: <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.			Describe Improvements		
Year Acquired	Original Cost \$	Amount Existing Liens \$	Purpose of Refinance	<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: <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)					

**Applicant**

### 4. Applicant Information

**Co-Applicant**

Applicant's Name				Co-Applicant's Name			
Social Security No.	Primary Phone	<input type="checkbox"/> Cell	Date of Birth	Social Security No.	Primary Phone	<input type="checkbox"/> 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			
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried <small>(including single, divorced, widowed)</small>		Dependents <small>(not listed by Co-Applicant)</small> No. Ages		<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried <small>(including single, divorced, widowed)</small>		Dependents <small>(not listed by Applicant)</small> No. Ages	
Present Address <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> _____ No. Yrs. _____				Present Address <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> _____ No. Yrs. _____			
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address			
Former Address <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> _____ No. Yrs. _____				Former Address <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> _____ No. Yrs. _____			



Applicant		5. Employment Information		Co-Applicant	
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. 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 <input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from - to)		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 <input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from - to)		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	\$	\$
<b>Total</b>	\$	\$	\$	<b>Total</b>	\$	\$

\* 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
		\$	\$	\$	\$	\$	\$
		\$	\$	\$	\$	\$	\$
		\$	\$	\$	\$	\$	\$
<b>Totals</b>		\$	\$	\$	\$	\$	\$

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		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:	\$			
List checking and savings accounts below			<b>Liabilities</b>	<b>Monthly Payment &amp; Months Left to Pay</b>
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/ Months
Acct. no.	\$		Acct. no.	<input type="checkbox"/> Revolving
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/ Months
Acct. no.	\$		Acct. no.	<input type="checkbox"/> Revolving
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/ Months
Acct. no.	\$		Acct. no.	<input type="checkbox"/> Revolving
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/ Months
Acct. no.	\$		Acct. no.	<input type="checkbox"/> Revolving
Stocks & Bonds (Company name/number & description)	\$		Name and address of Company	\$ Payment/ Months
			Acct. no.	<input type="checkbox"/> Revolving
Life Insurance net cash value Face amount: \$	\$		Name and address of Company	\$ Payment/ Months
<b>Subtotal Liquid Assets</b>	\$			
Real estate owned (enter market value from schedule of real estate owned)	\$		Acct. no.	<input type="checkbox"/> Revolving
Vested interest in retirement fund	\$		Name and address of Company	\$ Payment/ Months
Net worth of business(es) owned (attach financial statement)	\$		Acct. no.	<input type="checkbox"/> 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)	\$			
			<b>Total Monthly Payments</b>	\$
Other Assets (from continuation page, if any)	\$		Other Liabilities (from continuation page, if any)	\$
<b>Total Assets (a)</b>	\$		<b>Net Worth (a - b)</b>	\$
			<b>Total Liabilities (b)</b>	\$

**8. Declarations**

	Applicant		Co-Applicant			Applicant		Co-Applicant	
	Yes	No	Yes	No		Yes	No	Yes	No
a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Have you been declared bankrupt within the past 10 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	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"/>
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					
d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					



### 8. Declarations (Continued)

	Applicant		Co-Applicant			Applicant		Co-Applicant	
	Yes	No	Yes	No		Yes	No	Yes	No
g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	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"/>
h. Is any part of the down payment borrowed?	<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)?				
i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(2) How did you hold title to the home – solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?				
j. Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	n. Are there any other equity loans on the property?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					
l. Do you intend to occupy the property as your primary residence?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					

### 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

**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 \_\_\_\_\_ Date Applicant's Signature  
X \_\_\_\_\_ Date Co-Applicant's Signature

**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.

<b>Applicant</b> <input type="checkbox"/> I do not wish to furnish this information	<b>Co-Applicant</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

**For Mortgage Loan Originator**

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

Loan Originator's Signature X	Date	Loan Originator's Phone Number (573) 243-6969
Loan Originator's Name	Loan Originator Identifier	Loan Origination Company's Address 1503 N High St. P.O. Box 550 Jackson, MO 63755
Loan Origination Company's Name Peoples Bank of Altenburg	Loan Origination Company Identifier 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	\$	n. PMI, MIP, Funding Fee financed	\$
g. PMI, MIP, Funding Fee	\$	o. Loan amount (add m & n)	\$
h. Discount (if Applicant will pay)	\$	p. Cash from/to Applicant (subtract j, k, l & o from i)	\$
i. Total costs (add items a through h)	\$		
j. Subordinate financing	\$		

**For Lender's Use**

Lender's Initial Lien Position <input type="checkbox"/> First Lien <input type="checkbox"/> Second Lien <input type="checkbox"/> 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 <input type="checkbox"/> Approved <input type="checkbox"/> Denied	Decision Date	Decision By	
HMDA Reportable <input type="checkbox"/> Yes	Amount Approved \$	Initial Advance (if applicable)	Funding Date
Refinancing <input type="checkbox"/> Yes <input type="checkbox"/> Cash Out	Rescindable <input type="checkbox"/> Yes	Early Disclosures Given <input type="checkbox"/> Yes, on	High Cost Mortgage <input type="checkbox"/> Yes High Priced Mortgage <input type="checkbox"/> 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?
<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 nonaffiliates to market to you</b>	No	We don't share

**Questions?** Call 573-824-5221 or go to [www.peoplesoa.com](http://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?	<p>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.</p> <p>We restrict access to personal information to those employees who need to know that information to provide products and services to you.</p>
How does Peoples Bank of Altenburg collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ open an account or apply for a loan</li> <li>■ pay your bills or use your debit card</li> <li>■ make deposits or withdrawals from your account</li> </ul> <p>We also collect your personal information from others, such as credit bureaus or other companies.</p>
Why can't I limit all sharing?	<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	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Peoples Bank of Altenburg does not share with our affiliates.</i></li> </ul>
Nonaffiliates	<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>Peoples Bank of Altenburg does not share with nonaffiliates so they can market to you.</i></li> </ul>
Joint marketing	<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>Peoples Bank of Altenburg doesn't jointly market.</i></li> </ul>
Other important information	