

COMMUNITY BANK OF PLEASANT HILL FIRST TRUST OF MID AMERICA

Where Your Future Shines

2401 N 7 Highway ♦ P.O. Box 30 ♦ Pleasant Hill, MO 64080 Phone: (816) 540-2525 ♦ Fax: (816) 540-2530 www.cbphonline.net

Dear Applicant:

Thank you for considering Community Bank of Pleasant Hill Home Equity Line of Credit as a choice for a loan.

Enclosed please find a Universal Credit Application, a booklet entitled "What you should know about home equity lines of credit" and the following forms and disclosures:

Home Equity Line of Credit Disclosure
Appraisal Notice
Federal credit Application Insurance Disclosure
Servicing Disclosure Statement
Authorization to Release Information

Please complete the application, sign, date the forms and disclosures and return them along with the supporting documentation listed below as applicable to your situation.

		Proof of current income (copy of year- First 2 pages of last year's tax return a	
	D	If self employed - Copy of the entire for	
		Social Security award letter and/or per	nsion benefit statement
	61	Child support and/or alimony if paid the	
	\Box	Copy of Homeowner's Insurance declar	
	i.	Letter of explanation for any known cr	
		If title to the home is held in a Trust, a	
	Ū		we will need a notarized statement from the balance and pay history from homeowner
To estimate t Credit:	he p	otential maximum loan amount for a C	ommunity Bank of Pleasant Hill Home Equity Line of
Multiply your	r hor	ne's present property value by 80%:	\$
Subtract any	curr	ent mortgage balance:	\$
Estimated ma	axim	um loan amount available:	\$
processed in	the s		documentation will ensure your request is questions or need assistance with any of the forms, MLO's at the bank.

My direct line is 816-540-6475 or feel free to e-mail me at jwade@cbphonline.net.

Sincerely, Jeremy Wade Jeremy Wade Vice President NMLS# 1738301

APPRAISAL NOTICE

	1			Call # Coll	Account	Officer	Initials
References in	the boxes above ar Any item	e for our use only above containing	and do not limit the a	applicability of this do tted due to text lengt	cument to any particle limitations	cular loan or it	em.
Applicant:				nder: Commun Pleasant 2401 N 1 PO Box 3	ity Bank of Pleasant Hill 7 Highway	Hill	
Document Date: We may order an	appraisal to determ	ine the property's	value and charge γ	ou for this appraisa	I. We will promptly	give you a c	oov of an
appraisal, even if yo	sai loan does not th					3 , 4 0	opy or an
By signing below, you	ou acknowledge rec	eipt of this Apprais	sal Notice.				
Χ			×				



Where Your Future Shines

2401 N 7 Highway ◆ P.O. Box 30 ◆ Pleasant Hill, MO 64080 Phone: (816) 540-2525 ◆ Fax: (816) 540-2530 www.cbphonline.net

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 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 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. 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.

Consumer	Date	Consumer	Date

SERVICING DISCLOSURE STATEMENT

	Principal	Loan Data	All consults.	1					
	1111213701	coan rigita	Maturity	∥ Loan N	lo Call	/ Call	Account	Officer	Initials
	References in the	boxes above are Any iten	or Lender's use on above containin	only and do not	limit the applicab een omitted due to	ility of this	document to any par	ticular loan o	r item
App	dicant:			71300	Lender:	Communi Pleasant I	ity Bank of Pleasant I Hill ' Highway	-1iII	
						Pleasant i	Hill, MO 64080		
222					OSURE STATI				
PA	TICE TO FIRE	ST LIEN MORT Y BE TRANSFE	rgage Loan Rred.	APPLICAN	TS: THE RIG	GHT TO (COLLECT YOUR	MORTGA	GE LOAN
ser	vicer. "Servicing ements, tracking	" refers to collect account balances,	ing your princips	describes who	ether the servicin	ig for this	PA) (12 U.S.C. 2601 loan may be transfe as well as sending idvance notice before	erred to a dir	fferent loan
Ser	vicing Transfer Int								
Ц	we may assign	, sell or transfer th	e servicing of yo	ur loan while th	ne loan is outstan	di n g.			
	\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\				or				
Ļ	loan before the	first payment is di	s of the type for the type.	which you app	lied. We intend to	o assign, se	ll, or transfer the ser	vicing of you	r mortgage
M	71				or				
Д	servicing of the	hich you have ap _l Ioan.	olied will be serv	iced at this fi	nancial institution	and we do	o not intend to sell,	transfer, or	assign the
	www.sara.a.				ORTGAGE LOA				
UND	HAVE READ THI ERSTAND THAT	S DISCLOSURE FOR THIS ACKNOWLED	ORM, AND UNDER ORMENT IS A REC	ERSTAND ITS QUIRED PART	CONTENTS, AS I	EVIDENCED GE LOAN A	BY MY/OUR SIGNA	TURES BELO	OW. I/WE
APPL	ICANT:								
X	-Portal Si				Χ				
App	olicant's Signature		E	Date	Co-Applicant's	Signature		Date	

Essenzio (nu. 23 1/20 003 Cinur Finistra USA Chroardhon 1997/ 2020 All Bights Bosezziell CAPINASTRAICFILPLISERVOSCS PC



COMMUNITY BANK OF PLEASANT HILL FIRST TRUST OF MID AMERICA

Where Your Future Shines

2401 N 7 Highway ◆ P.O. Box 30 ◆ Pleasant Hill, MO 64080 Phone: (816) 540-2525 ◆ Fax: (816) 540-2530 www.cbphonline.net

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

- 1. I/We have applied for a loan from Community Bank of Pleasant Hill. As part of the application process, Community Bank of Pleasant Hill may verify information contained in my/our 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/We authorize you to provide Community Bank of Pleasant Hill any and all
 information and documentation that they request. Such information includes, but is
 not limited to, employment history, income verification, bank verification
 (i.e., account balances), credit history, copies of tax returns, and loan payoff.
- 3. A copy or fax copy of the authorization may be deemed to be the equivalent of the original and may be used as a duplicate original.

Your prompt reply to Community Bank of Pleasant Hill is appreciated.

Borrower	Date	Borrower	Date

PRIVACY ACT NOTICE – This information is to be used by the agency collecting it in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency without your consent as required and permitted by law. You do not have to give us this information, but if you do not, your approval, as a prospective mortgagor may be delayed or rejected. This information requested in this form is authorized by Title 42, U.S.C., 1471 et. Seq., 1921 et. Seq.





Creditor:

COMMUNITY BANK OF PLEASANT HILL 2401 N 7 HWY. PLEASANT HILL, MO 64080 816 540 2525

HOME EQUITY LINE OF CREDIT

This disclosure contains important information about our Home Equity Line of Credit, You should read it carefully and keep a copy for your records.

- 1. AVAILABILITY OF TERMS. All of the terms described below are subject to change. If these terms change (other than the annual percentage rate), and you decide, as a result, not to enter into an agreement with us, you are entitled to a refund of any fees that you have paid to us or anyone else in
- 2. SECURITY INTEREST. We will take a security interest in your home. You could lose your home if you do not meet the obligations in your
- 3. POSSIBLE ACTIONS. Under certain circumstances, we can:
 - A. Terminate your line of credit and require you to pay us the entire outstanding balance in one payment;
 B. Refuse to make additional extensions of credit; and

C. Reduce your credit limit.

We can terminate your line of credit and require you to pay us the entire outstanding balance in one payment if:

A. You fall to make a payment as required by the agreement; or

B. Your action or inaction adversely affects the collateral or our rights in the collateral.

- We can refuse to make additional extensions of credit or reduce your credit limit if:

 A. The value of the dwelling securing the line of credit declines significantly below its appraised value for purposes of the line of credit;

 B. We reasonably believe you will not be able to meet the repayment requirements under the line of credit due to a material change in your financial circumstances;

C. You are in default of a material obligation of the agreement;

D. Government action prevents us from imposing the annual percentage rate provided for in the agreement, or impairs our security interest such that the value of the interest is less than 120 percent of the credit limit on the line of credit;

E. A regulatory agency has notified us that continued advances would constitute an unsafe and unsound practice; or

F. The maximum annual percentage rate is reached.

4. MINIMUM PAYMENT REQUIREMENTS. You can obtain credit advances for 120 months (the "draw period"). During this period, payments will be due monthly. Your minimum monthly payment will equal the following:

• The amount of accrued finance charges on the last day of the billing cycle.

The minimum payment amount will be rounded to the nearest \$.01. The minimum monthly payments during the draw period will not reduce the principal that is outstanding on your line of credit.

that is outstanding on your line or credit.

After the draw period ends, you will no longer be able to obtain credit advances and must pay the outstanding balance on your line of credit (the "repayment period.") The length of the repayment period is 120 months. During the repayment period, payments will be due monthly. Your minimum monthly payment will equal the following:

The amount of accrued finance charges plus 0.800 percent of the principal balance outstanding on the last day of the billing cycle.

The minimum payment amount will be rounded to the nearest \$.01. The minimum monthly payments may not be sufficient to fully repay the principal that is outstanding on your line of credit by the end of the repayment period. If they are not, you will, to the extent permitted by law, be required to pay the entire balance in a single payment.

Balances of less than \$100,00 must be paid in full

- 5. MINIMUM PAYMENT EXAMPLE. If you made only the minimum monthly payment and took no other credit advances, it would take 20 years to pay off a credit advance of \$10,000.00 at an ANNUAL PERCENTAGE RATE of 7.500%. During that period, you would make 120 payments of \$62.50 followed by 119 payments varying between \$142.50 and \$55.23, with a final payment of \$3,868.96.
- 6. FEES AND CHARGES IMPOSED BY CREDITOR:
 - Early Termination fee will apply \$250.00 (if close/payoff within 24 months from date of loan)
- 7. FEES AND CHARGES IMPOSED BY THIRD PARTIES:
 - · Appraisal fee may apply \$600.00 (estimate)
 - Title Insurance fee may apply \$500.00 (estimate)
 Flood Certification fee may apply \$25.00 (estimate)
 - Filing fee may apply \$200.00 (estimate)

You must carry insurance on the property that secures the line of credit.

- 8. REFUNDABILITY OF FEES. If you decide not to enter into this plan within three business days of receiving this disclosure and the home equity brochure, you are entitled to a refund of any fee you may have already paid.
- 9. MINIMUM DRAW REQUIREMENTS. The minimum credit advance that you can receive is \$250.00.
- 10. TAX DEDUCTIBILITY. You should consult a tax advisor regarding the deductibility of interest and charges for the line of credit.
- 10. TAX DEDUCTIBILITY. You should consult a tax advisor regarding the deductionity of interest and charges for the line of credit.
 11. VARIABLE RATE FEATURES. This line of credit has a variable rate feature and the annual percentage rate (corresponding to the periodic rate) and the minimum monthly payment can change as a result. The annual percentage rate includes only interest and not other costs. The annual percentage rate is based on the value of an index. The index is the base rate on corporate loans posted by at least 70% of the 10 Jargest U.S. banks known as the Wall Street Journal U.S. Prime Rate and is published in the Wall Street Journal. To determine the annual percentage rate that will apply to your line of credit, we add a margin to the value of the index and then round to the nearest. 001 percent. Ask us for the current index value, margin, and annual percentage rate. After you open a line of credit, rate information will be provided on periodic statements that we send you.
 12. PATE CHANGES. The annual percentage rate can change daily. There is no limit on the amount by which the rate can change in any one.
- 12. RATE CHANGES. The annual percentage rate can change daily. There is no limit on the amount by which the rate can change in any one year period. The maximum ANNUAL PERCENTAGE RATE that can apply during the line of credit is 18.000 percent. The minimum ANNUAL PERCENTAGE RATE that can apply during the line of credit is 4.000 percent.
- 13. MAXIMUM RATE AND PAYMENT EXAMPLES. If you had an outstanding balance of \$10,000.00 at the beginning of the draw period, the minimum monthly payment at the maximum ANNUAL PERCENTAGE RATE of 18,000 percent would be \$150.00. The maximum annual percentage rate during the draw period, could be reached in the 1st month (1 month) following an initial hold of 1 day.

If you had an outstanding balance of \$10,000.00 at the beginning of the repayment period, the minimum monthly payment at the maximum ANNUAL PERCENTAGE RATE of 18.000 percent would be \$230.00. The maximum annual percentage rate during the repayment period, could be reached in the 1st month (1 month).

14. HISTORICAL EXAMPLES. The following table shows how the annual percentage rate and the minimum payments for a single \$10,000.00 credit advance would have changed based on changes in the index over the last 15 years. The index values are from the first business day of January. While only one payment amount per year is shown, payments would have varied during each year. The table assumes that no additional credit advances were taken, that only the minimum payment was made, and that the rate remained constant during each year. It does not necessarily indicate how the index or your payments would change in the future.

Year	Index (%)	Margin* (%)	ANNUAL PERCENTAGE RATE (%)	Minimum Monthly Payment (\$)
2011	3.250	0.000	4.000 (K)	33.33
2012	3,250	0.000	4,000 (K)	33.33
2013	3.250	0.000	4.000 (K)	33.33
2014	3.250	0.000	4 000 (K)	33.33
2015	3.250	0.000	4.000 (K)	33.33
2016	3.500	0.000	4.000 (K)	33.33
2017	3.750	0.000	4.000 (K)	33.33
2018	4.500	0.000	4,500	37.50
2019	5.500	0.000	5,500	45.83
2020	4.750	0.000	4.750	39.58
2021 (O)	3.250	0.000	4.000 (K)	113.33
2022	3.250	0.000	4.000 (K)	102.92
2023	7.500	0.000	7.500	117.51
2024	8.500	0.000	8.500	112.96
2025	7.500	0.000	7 500	06.01

(K) This reflects a lifetime floor of 4,000 percent.

(O) The repayment period begins in this year

This is not a commitment to make a loan. You hereby acknowledge receipt of this Home Equity Plan Disclosure and a copy of the Home Equity Brochure on today's date.

Signature	Date
Signature	Dâte



COMMUNITY BANK OF PLEASANT HILL FIRST TRUST OF MID AMERICA

Where Your Future Shines

2401 N 7 Highway ♦ P.O. Box 30 ♦ Pleasant Hill, MO 64080 Phone: (816) 540-2525 ♦ Fax: (816) 540-2530 www.cbphonline.net

Nationwide Mortgage Licensing System (NMLS)

Community Bank of Pleasant Hill (#774673)

Listing of Mortgage Loan Originators (MLO's)

Lisa A. Nichelson	MLO #807784	Inichelson@cbphonline.net
Rebecca S. Bales	MLO #807786	bbales@cbphonline.net
Jeremy Wade	MLO #1738301	jwade@cbphonline.net
Fallon Solscheid	MLO #848425	fsolscheid@cbphonline.net
Hannah J. McCoy	MLO #860454	hmccoy@cbphonline.net
Kayla B. Syler	MLO #2553071	ksyler@cbphonline.net
Madison J. Collins	MLO #2553065	mcollins@cbphonline.net
Jordan Carpenter	MLO #2153377	jcarpenter@cbphonline.net

COMMUNITY BANK OF PLEASANT HILL 2401 NORTH 7 HWY P O BOX 30 PLEASANT HILL MO 64080 816-540-2525

Universal Credit Application (Consumer Real Estate)

Lender Use Only Lender Case No./HMDA ULI HMDA Reportable Census Tract ☐ Yes ☐ No

N. CONTROL OF THE PARTY OF	-1/4 (I) - No. (A)								
(Chack only	one of the f	aus abselves		pe of Applicati					the of the
LI Individual Cred	lit. If checked	d, this is an A	pplication for	if joint credit. Use an Individual Credit - re	ying <u>so</u>	lely on my in	ncome	and asse	ts
on income and/o	it with Anot or assets of a	her. If check inother as a l	ed, this is an basis for loan	Application for Individual	lual Cre ete App	edit - relying plicant and C	on my i o-Appl	income ai	nd assets and
Individual Cred or assets. The ir not be used as a person) has con the property that community prop	it (Commun ncome or ass a basis for los nmunity propo will secure t erty state as	ity Property lets of my sp an qualification erty rights pu he loan is loo a basis for re	State). If che ouse (or othe on. However, irsuant to app cated in a cor epayment of t	ecked, this is an Appli or person), who has con his or her liabilities molicable law, and, as A mmunity property stat the loan. (Complete A	cation to mmuni just be o applicant e, or I a pplican	for Individual ty property r considered b t, I reside in m relying on t and Co-Ap	Credit ights po ecause a come other policant	- relying ursuant to a my spor munity pro property l sections.	on my income o state law, will use (or other operty state, ocated in a
Joint Credit. If of us intend to a	hecked, this oply for joint	is an <i>Applica</i> cred <u>it</u> . (Comp	ation for Joint plete Applica	Credit. By signing be nt and Co-Applicant s	low, the ections.	Applicant a	nd Co-	Applicant	agree that eac
Applicant for	Joint Credit			Со-Ар	plicant	for Joint Cre	dit		
of right pitch w	males lat	W. Serie	2. Terms	of Credit Requ	ester	On Section	N THE S	JIN'S	I BOWE
Type of Credit		unt Reques	ted Inter	est Rate Type xed Adjustable				Term of	Credit (in Mont
Subject Dears to A LL		3. Proj	perty Info	rmation and Lo		urpose		52 114	dentil
Subject Property Add				50,0000					No. of Un
egal Description of S	ubject Prope	rty (attach de	escription if n	ecessary)					Year Built
_	nstruction-Ini nstruction-Pe] Home Impre	ovement		roperty will to Primary Residence	☐ Se	condary sidence	☐ Investme
omplete this line if ear Lot Original Cos	construction	or constru	ction-perma	nent loan. (a) Present Value of	Ido	Cont of		I = 1 - 1 / -	. 12
cquired \$		\$	Maurig Elena	Lot					+ 0)
omplete this line if t ear Original Cos cquired		W.C.	kisting Liens	Purpose of Refinanc			Descr ma	ibe Impro	vements to be made
\$ tle will be held in wha	t Name(s)	\$		Manner in	which 1	Title will be h	Cost: :		ate will be held i
ource of Down Payme	ent, Settleme	nt Charges,	and/or Subor	dinate Financing (exp	olain)				ee Simple easehold (show opiration date)
25 10 11 2 3 7 60	B N E E								(piration auto)
Applicant's Name	ant		4. Applic	ant Information Co-Applicant			Co-A	Applicar	ot .
cial Security No.	Primary Phor	ne 🗆 Cell	Date of Birth	Social Securit	y No.	Primary P	hone	☐ Cell	Date of Birth
Type & No.	Issued By	Issue Date	Exp. Date	ID Type & No.	4	Issued I	By Issi	ue Date	Exp. Date
mail Address				E-mail Addres	S				
Married Separated Dependents (not listed by Co-Applicant) Unmarried (including single, divorced, widowed)				☐ Married ☐ Unmarried	(not listed by Applicant)				
			No. Yrs.	Present Addre			nt 🗆	_	No. Yrs.
esent Address LI Ov									
esent Address Ov	ent from Pres	sent Address		Mailing Addres	s, if diff	erent from f	resent	Address	

Name & Address o							rmation			Co-Appl		
	f Employer	Self	Employe	ed Yrs. o	on this job	Name	& Address of E	mploye	r 🗆 Sel	f Employed	Yr	s, on this jo
				Yrs. e lhis work/	mployed in s line of profession						Yrs	s. employed this line of ork/professio
Position/Title/Type of Business			Busine	Business Phone Position/Title/Type of Business			Business Phon					
If employed in curr	ent position	for le	ss than	two years	or if curre	ently em	ployed in more	than c	ne posi	tion, comp	olete t	he follow
Name & Address of					(from - to)		& Address of Er				T	es (from -
				Busine	ess Phone						Bus	siness Pho
Position/Title/Type of	of Business			Inc	Monthly come	Positio	n/Title/Type of E	Busines	is		Gre	oss Month Income
Name & Address of	Employer 🗌	Self E	Employe	d Dates ((from - to)	Name	& Address of Er	nploye	□ Self	Employed	\$ Date	es (from -
				Busine	ss Phone						Bus	iness Pho
Position/Title/Type o	of Business				Monthly	Positio	n/Title/Type of E	Busines	s		Gro	oss Monthi Income
	C 0/1	of Real P	40 NG (01 NG N	\$	and the same	and the second	HERE AND THE SECOND		and the same		\$	
Gross Monthly					1		Combined Mo		nform	ation	735	
ncome	Applica	nt	Co-	Applicant	To	tal	Housing Expe	inse	Pre	esent	Р	roposed
Base Empl. Income*	\$		\$		\$		Rent		\$			
Overtime	\$		\$		\$		First Mortgage	(P&I)	\$		\$	
Bonuses	\$		\$		\$		Other Financing		\$		\$	
Commissions	\$		\$		\$		Hazard Insurar	77	\$		\$	
Dividends/Interest	 \$		\$		\$		Real Estate Ta		\$		\$	
let Rental Income	\$		\$		\$							
Other	Ψ		Ψ		Φ		Mortgage Insur Homeowner As		\$		\$	
pefore completing, see ne notice in "Describe							Dues		\$		\$	
	\$	- 1	\$		\$		Other		\$		\$	
	Ψ	_									en.	
otal	\$		\$		\$		Total		\$		>	
ther Income," below)	\$				-	al docu		ı as ta		s and fina	ncial:	statemen
otal Self Employed App Describe C	\$ plicant(s) may	be r	equired	to provid	e addition		mentation such		returns	1		statemen t Amount
otal Self Employed App Describe C	\$ plicant(s) may	be r	equired	to provid	e addition				returns	1		
otal Self Employed App Describe C	\$ plicant(s) may	be r	equired	to provid	e addition		mentation such		returns	Mor		
otal Self Employed App Describe C	\$ plicant(s) may	be r	equired	to provide ony, child I not be re- pose to hav	e addition support, ovealed if t ve it cons	or separ he Appl idered f	mentation such rate maintenand icant (A) or Co- or repaying this		returns	Mor		
otal Self Employed App Describe Collection Income Institute of the property of the propert	\$ Olicant(s) may Other iny applicable sties are sufficitatements and	Notice incoming does suppo	e: Alim ne need not cho	ony, child I not be revoce to have 7. Associated in the second of the se	e addition support, overled if the ve it consists and sets and any be consisted if the C	or separ he Appl idered for d Liab	mentation such rate maintenance icant (A) or Co- or repaying this filities ointly by both m ment section was	Application in the second seco	ant (C)	\$ \$ \$ arried Co-	Applic	Amount
otal Self Employed App Describe Collection Income Institute of the person of the p	solicant(s) may Other iny applicable sities are sufficitatement and	Notice incom does suppo ently i Sche supp	equired e: Alim ne need not cho prting so joined se edules orting so	f to provide only, child I not be revoce to have a constant of the constant of	e addition support, avealed if the verification if the consideration of the consideration of the constant of t	or separ he Applidered for d Liab npleted j can be o-Applic be comp	mentation such rate maintenant icant (A) or Co- or repaying this filities ointly by both m meaningfully an ant section was leted about that	Applications in a seried a district somple spouse	ant (C) and unm presenteted aboe or other	\$ \$ \$ arried Co- ed on a co ut a non-a er person.	Application	Amount cants if ed basis; ant spouse
otal Self Employed App Describe Collection Income Institute of Real Est Statement and are in assets and liability therwise, separate Stother person, this Statement est.	solicant(s) may Other iny applicable sities are sufficitatement and	Notice incom does suppo ently i Sche supp	equired e: Alim ne need not cho prting so joined se edules orting so	f to provide only, child I not be revoce to have a constant of the constant of	e addition support, vealed if the verificants sets and any be constituted. If the Constituted of the Constit	or separ he Applidered find Liab appleted ji can be on-Application on the comp	mentation such rate maintenant icant (A) or Co- or repaying this filities ointly by both m meaningfully an ant section was leted about that	Application in the complete spouse complete sp	ant (C) and unm presenteted aboe or other	Mor \$ \$ arried Co- ed on a co ut a non-a or person.	Applicatly [Amount cants if ed basis; ant spouse
otal Self Employed App Describe Collection Income Statement and areir assets and liabilitherwise, separate Stother person, this Statement and areir assets and self-benefits other person, the Statement and areir assets and liabilitherwise, separate Stother person, this Statement and areir assets and liabilitherwise, separate Stother person, this Statement and areir assets and liabilitherwise, separate Stother person, this Statement and areir assets and liabilitherwise, separate Stother person, this Statement and areir assets and liabilitherwise, separate Stother person, this Statement and areir assets and liabilitherwise, separate Stother person, this Statement and areir assets and liabilitherwise, separate Stother person, this Statement and areir assets and liabilitherwise, separate Stother person, this Statement and areir assets and liabilitherwise, separate Stother person, this Statement and areir assets and liabilitherwise, separate Stother person, this Statement and areir assets and liabilitherwise, separate Stother person, this Statement and areir assets and liabilitherwise, separate Stother person, this Statement and areir assets and liabilitherwise, separate Stother person, this Statement and areir assets and liabilitherwise, separate Stother person, this Statement and areir assets and liabilitherwise, separate Stother person and separate Stother person are separate Stother person and separate Stother person are separate Stother person and separate Stother person are separate St	\$ Discant(s) may Other In y applicable sites are sufficitatements and statement and state of the control of th	y be river the river to the riv	equired e: Alim ne need not cho prting so joined se edules orting so	f to provide only, child I not be revoce to have a constant of the constant of	e addition support, vealed if t ve it cons sets and ay be con Statement d. If the Constance are owned Am Mort	or separ he Applidered for d Liab npleted j can be o-Applic be comp	mentation such rate maintenant icant (A) or Co- or repaying this filities ointly by both m meaningfully an ant section was leted about that	arried difairly somple spouse	ant (C) and unm presenteted aboe or other	\$ \$ \$ arried Co- ed on a co ut a non-a er person.	Applicately Ce, ince,	Amount cants if ed basis; ant spouse Not Join
ther Income," below) otal Self Employed App Describe Councement is Statement and are assets and liabilitierwise, separate Stother person, this Self Described Addressenter Self Sold, PS if potential Addressenter Self Self Sold, PS if potential Addressenter Self Sold, PS if potential	\$ Discant(s) may Other In y applicable sites are sufficitatements and statement and state of the control of th	y be river the river to the riv	e: Alimne need not cho	ony, child in the record of th	e addition support, vealed if t ve it cons sets and ay be con Statement d. If the Constance are owned Am Mort	or separ he Applidered for the Application of the A	mentation such rate maintenance icant (A) or Co- or repaying this cilities ointly by both m meaningfully an ant section was leted about that intinuation sheet	arried difairly somple spouse	ant (C) and unm present eted abo e or othe omplete	Mor \$ sarried Co- ed on a cout a non-a r person. d Join Insuran Maintena	Applicatly Ce, Ince, Wisc.	cants if ed basis; ant spouse
otal Self Employed App Describe Collection Income Statement and areir assets and liabilitherwise, separate Stother person, this Statement and areir assets and self-benefits other person, the Statement and areir assets and liabilitherwise, separate Stother person, this Statement and areir assets and liabilitherwise, separate Stother person, this Statement and areir assets and liabilitherwise, separate Stother person, this Statement and areir assets and liabilitherwise, separate Stother person, this Statement and areir assets and liabilitherwise, separate Stother person, this Statement and areir assets and liabilitherwise, separate Stother person, this Statement and areir assets and liabilitherwise, separate Stother person, this Statement and areir assets and liabilitherwise, separate Stother person, this Statement and areir assets and liabilitherwise, separate Stother person, this Statement and areir assets and liabilitherwise, separate Stother person, this Statement and areir assets and liabilitherwise, separate Stother person, this Statement and areir assets and liabilitherwise, separate Stother person, this Statement and areir assets and liabilitherwise, separate Stother person, this Statement and areir assets and liabilitherwise, separate Stother person, this Statement and areir assets and liabilitherwise, separate Stother person and separate Stother person are separate Stother person and separate Stother person are separate Stother person and separate Stother person are separate St	\$ Discant(s) may Other In y applicable sites are sufficitatements and statement and state of the control of th	y be river the river to the riv	er Alim ne need not che porting se joined se edules orting s ititional Type of roperty	7. Ass chedules m so that the s are require chedules n properties a	e addition support, vealed if t ve it cons sets ant say be con Statement d. If the C are owned Am Mort ue L	or separ he Applidered for the Application of the A	mentation such rate maintenant icant (A) or Co- or repaying this filities ointly by both m meaningfully an ant section was leted about that ntinuation sheet Gross Rental Income	arried : C:.)	ant (C) and unm present eted abo e or othe omplete	Mor \$ \$ arried Co- ed on a co ut a non-a r person. d Join Insuran Maintena Taxes & N	Applicatly Cce, ince, visc.	cants if ed basis; ant spouse Not Joint Net Renta
otal Self Employed App Describe Collection Income Statement and areir assets and liabilitherwise, separate Stother person, this Statement and areir assets and self-benefits other person, the Statement and areir assets and liabilitherwise, separate Stother person, this Statement and areir assets and liabilitherwise, separate Stother person, this Statement and areir assets and liabilitherwise, separate Stother person, this Statement and areir assets and liabilitherwise, separate Stother person, this Statement and areir assets and liabilitherwise, separate Stother person, this Statement and areir assets and liabilitherwise, separate Stother person, this Statement and areir assets and liabilitherwise, separate Stother person, this Statement and areir assets and liabilitherwise, separate Stother person, this Statement and areir assets and liabilitherwise, separate Stother person, this Statement and areir assets and liabilitherwise, separate Stother person, this Statement and areir assets and liabilitherwise, separate Stother person, this Statement and areir assets and liabilitherwise, separate Stother person, this Statement and areir assets and liabilitherwise, separate Stother person, this Statement and areir assets and liabilitherwise, separate Stother person, this Statement and areir assets and liabilitherwise, separate Stother person and separate Stother person are separate Stother person and separate Stother person are separate Stother person and separate Stother person are separate St	\$ Discant(s) may Other In y applicable sites are sufficitatements and statement and state of the control of th	y be river the river to the riv	er Alimene net choose orting so joined se edules orting so it	7. Asschedules me the dules me that the sare requirer chedules no properties a Present Market Validation, and the sare market Validation of the sare requirer chedules no properties a sare requirer chedules no properties no properties a sare requirer chedules no properties a sare requirer chedules no properties no propert	e addition support, vealed if t ve it cons sets and ay be con Statement d. If the Conust also t are owned Am Morty ue \$	or separ he Applidered for the Application of the A	mentation such rate maintenance icant (A) or Co- or repaying this cilities ointly by both m meaningfully an ant section was leted about that intinuation sheet Gross Rental Income	arried arried of fairly comples spouse C)	ant (C) and unm present eted abo e or othe omplete	Mor \$ sarried Co- ed on a co ut a non-a r person. Insuran Maintena Taxes & R	Applicately Ce, ince, Wisc.	cants if ed basis; ant spouse Not Joint Net Renta Income
otal Self Employed App Describe Concentration Income Self Employed App Describe Concentration Income In	solicant(s) may other my applicable sites are sufficitatements and state Owned. (ending sale, or O for other)	/ be rn Notice incom idoes suppoce if i Sche supp If add	erquired e: Alimmen need not cho orting se joined sedules orting s ititional p	7. Associated in the repose to have a required chedules in the coroperties of the coronal cor	e addition support, vealed if the verification in the constant of the constant	or separ he Applidered for the Application of the A	mentation such rate maintenance icant (A) or Co- or repaying this filities ointly by both m meaningfully an ant section was leted about that ntinuation sheet Gross Rental Income \$ \$	arried d fairly spouse C C Molecular S S S S S	ant (C) and unm present eted abo e or othe complete ments	Mor \$ srried Co- ed on a co ut a non-a r person. d Join Insuran Maintena Taxes & F \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	Applicately Ce, ince, in	Amount cants if ed basis; ant spouse Not Joint Net Renta Income \$ \$
otal Self Employed App VC Describe Concentration Income	solicant(s) may other my applicable sites are sufficitatement and sate Owned. (ending sale, or O for other)	/ be rn Notice incom idoes suppoce if i Sche supp If add	erquired e: Alimmen need not cho orting se joined sedules orting s ititional p	7. Associated in the properties of the propertie	e addition support, vealed if the verification in the constant of the Constant	or separ he Applidered for the Application of the A	mentation such rate maintenance icant (A) or Co- or repaying this filities ointly by both m meaningfully an ant section was leted about that ntinuation sheet Gross Rental Income \$ \$	arried d fairly spouse C C Molecular S S S S S	ant (C) and unm present eted abo e or othe complete ments	Mor \$ \$ arried Co- ed on a co ut a non-a r person. d Join Insuran Maintena Taxes & R \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	Applicately Coe, ince, Wisc.	Amount cants if ed basis; ant spouse Not Join Net Renta Income \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$
otal Self Employed App Describe Concentration Income Self Employed App Describe Concentration Income In	solicant(s) may other my applicable sites are sufficitatement and sate Owned. (ending sale, or O for other)	/ be rn Notice incom idoes suppoce if i Sche supp If add	erquired e: Alimmen need not cho orting se joined sedules orting s ititional p	7. Associated in the properties of the propertie	e addition support, vealed if the verification in the constant of the constant	or separ he Applidered for the Application of the A	mentation such rate maintenance icant (A) or Co- or repaying this filities ointly by both m meaningfully an ant section was leted about that ntinuation sheet Gross Rental Income \$ \$	arried d fairly spouse C C Molecular S S S S S	ant (C) and unm present eted abo e or othe complete ments	Mor \$ srried Co- ed on a co ut a non-a r person. d Join Insuran Maintena Taxes & F \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	Applicately Coe, ince, Wisc.	Amount cants if ed basis; ant spouse Not Join Net Renta Income \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$

	7. ASS	ets and Liabilities (Continue	ed)	
Assets Description Cash deposit toward purchase	Cash or Marke Value	account number for all outstanding charge accounts, real estate loans.	debts, including automo	bile loans, revolving
held by:		Use continuation sheet, if necessar be satisfied upon sale of real estate property	v Indicate by (*) those to	philitipe which will
List checking and savings a	ccounts 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.	1\$	Acct. no.		
Name and address of Bank, S		Name and address of Company	Revolving \$ 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	
tocks & Bonds (Company ame/number & description)	\$	Name and address of Company	\$ Payment/ Months	\$
		Acct. no.	Revolving	
fe Insurance net cash value ace amount: \$ ubtotal Liquid Assets	\$	Name and address of Company	\$ Payment/ Months	\$
eal estate owned nter market value from thedule of real estate owned)	\$	Acct. no.	Revolving	
ested interest in retirement	\$	Name and address of Company		\$
et worth of business(es) owned tach financial statement)	\$			
tomobiles owned ake and year)	\$	Acct. no. Alimony/Child Support/Separate Maintenance Payments Owed to:	Revolving \$	
		Job-Related Expense (child care, union dues, etc.)	\$	
ner Assets (itemize)	\$			
ner Assets m continuation page, if any)	\$	Total Monthly Payments Other Liabilities (from continuation page, if any)	S	\$
Total Assets (a)	\$	Net Worth (a - b) \$	Total Liabilities (b)	\$
		8. Declarations		
Are there any outstanding judgi	Voc No	Co-Applicant Yes No		licant Co-Applicant S No Yes No
against you? Have you been declared bankri	upt	e. Have you directly or in obligated on any loan	which resulted	
vithin the past 10 years? Have you had property foreclos Ipon or given title or deed in lie hereof in the last 7 years?	ed u	in foreclosure, transfer of foreclosure, or judgr f. Are you presently delir default on any Federal	ment? quent or in debt or any	
Are you a party to a lawsuit?		other loan, mortgage, f	financial	

	8. Declaration	ns (Continued)		A U. Care
	Applicant Co-Applicant	is (Sommass)	Applicant	Co-Applica
g. Are you obligated to pay alimony, child	Yes No Yes No	m. Have you had an ownership interest	Yes No	Yes No
support, or separate maintenance?		in a property in the last three years?		
 h. Is any part of the down payment borrowed? 		 What type of property did you own – principal residence (PR). 		
i. Are you a co-maker or endorser on a		second home (SH), or		
note?		investment property (IP)?		
j. Are you a posmanent resident alice of		(2) How did you hold title to the home solely by yourself (S),		
k. Are you a permanent resident alien?J. Do you intend to occupy the property		jointly with your spouse (SP), or jointly with another person (O)?		
as your primary residence?		n. Are there any other equity loans on	5	
		the property?		
9. Co.	ntinuation and A	dditional Information		TO ST
Instructions. Use this section if you ne Applicant and "C" for Co-Applicant. Use	ed more space to co e this space if you an	mplete the Universal Credit Application is wered "Yes" to any of the guestions is	n. Mark "A" t n Section 8	for
	40 5			
Important Information to A. C. ot a	10. Federa			
Important Information to Applicant(s) activities, federal law requires all financi	al institutions to obta	ment fight the funding of terrorism and	money laune	dering
person who applies for a loan or opens	an account.			
What this means for you. When you a birth, and other information that will allow identifying documents. In some instance you provide in protected the second of the second	w us to identify you. V	We may also ask to see your driver's lic	onco and/o	rothor
I you provide is protected by our privacy p	policy and federal law	/.		
False Statements. By signing below, I/v imprisonment, or both, to knowingly mak the provisions of Title 18, United States	ce any false statement Code, Section 1001,	its concerning any of the above facts a et seq.	ne or is applicable	under
California B. M. California B.	11. State		NEW WOR	Wales.
California Residents. Each applicant, if man				
Massachusetts Residents. Under you, the Applicant (and Co-Applicant)	ant) are entitled to	o know the following:		
The responsibility of the attorne Mortgagors may, at their own e.	y ior the мюлдад xpense: engage a	ee is to protect the interest of the	e Mortgag to repres	ee.
their interests in the transaction.				
For Home Equity Line of Credit. The rate may vary, a statement to the increase and whether there are an such increase; the conditions under period within which any credit external and annual fee is charged and the may be assessed, the purposes for fees.	that effect and of ny limitations on a er which a finance ended may be rep amount of any si	the circumstances under which in ny such increase, as well as the e charge may be imposed, includation aid without incurring a finance couch fee; and whether any other or uch fee; and whether any other or the fee; and whether any other or the content of the content of t	the rate manager of the control of t	ay any ne ether
New York Residents. A consumer report may you whether or not a report was ordered. If a ragency that provided the report. Subsequent rof credit for which you have applied.	eport was ordered, we	will tell you the name and address of the o	ongumer rene	vetima
Ohio Residents. The Ohio laws against discricustomers, and that credit reporting agencies Rights Commission administers compliance wi	maintain separate credi	ditors make credit equally available to all c it histories on each individual upon request	reditworthy . The Ohio Ci	ivil
Any person who, with intent to defraud or know claim containing a false or deceptive statemen	ving that he is facilitatin t is guilty of insurance f	raud.		
Texas Residents. The owner of the homestea except debt secured by the homestead or debt	nd is not required to app t to another lender.	ply the proceeds of the extension of credit t	o repay anoth	ner debt
Wisconsin Residents. Notice to Married Appl Wisc. Statutes §766.59 or a court decree unde prior to the time the credit is granted, is furnish adverse provision when the obligation to the le	icants. No provision of or Wisc. Statutes §766.7 ed a copy of the agree ander is incurred.	70 adversely affects the interest of the land	er unless the lowledge of th	lender, ie
E				
For married Wisconsin Residents. The credit built by law understand the creditor may be required by law	eing applied for, if gran v to give notice of this to	ted, will be incurred in the interest of my m ransaction to my spouse.	arriage or fan	nilysI

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

12. Acknowledgment and Agreement (Continued)

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 obtigated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

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, especialized mobile radio

Acknowledgment. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and as-

any legitimate business purpos	se throug	th any source, including	a source name	ain any information d in this application	n or data relat n or a consum	ing to the Le er reporting	oan, for agency.
X	X						
Applicant's Signature		Dat	e Co-Applica	nt's Signature			Date
1.3	Gove	rnment Monitorir	a or Demo	graphic Infor	mation		
For Lender, Instruct applicant to co	oss-out th	is section (1) if it is not rear	ired by law or (2)	if I ander will upo the	HMDA Domogu	ranhia Inform	ation form
when required by HIVIDA, Otherwis	e, only con	npiete this section if the loa	n will be secured	by the applicant's prin	ncipal dwelling L	ınder Regulal	tion B
The following information is req Lender's compliance with equal information, but are encouraged nor on whether you choose to fi more than one designation. If you information on the basis of visual	crean op i to do so urnish it. I ou do not	portunity, fair housing ai The law provides that a If you furnish the informa furnish ethnicity race, o	nd home mortga a lender may no ation, please pro	ge disclosure laws t discriminate neith vide both ethnicity	You are not ler on the basi and race. For	required to fis of this info	furnish thi ormation, nay check
Applicant I do not wish to Ethnicity: Hispanic or La	Co-Applicant I do not wish to furnish this information						
Race: American Indian er Alaska N	Not Hispanic or Latino Asian Black or	Ethnicity:	☐ Hispanic or L		Not Hispan		
Native Hawaiian or Other Pa		African		nerican Indian or Alaska tive Hawaiian or Other I		7	Black or African
Sex: Female		Male American	Sex:	Female		☐ Male	American
	350 V	For Mortgage			THE HOUSE	∟ waie	
	Mail or Fa Telephon	ax ☐ E-mail o e Interview ☐ Face-To-		(includes Electroni Loan Originato			onent)
Loan Originator's Name Loan Originator Identifier				Loop Origination	- Camaaaad	A 4.1	
, state	01	A SECTION OF THE PROPERTY OF T					
Loan Origination Company's	Name L	oan Origination Comp	any Identifier	2401 NORTH 7 I			
COMMUNITY BANK OF PLEASAN	THILL	774673	2125-57.57.55.5	PLEA	ASANT HILL MC	64080	
		Transaction Wo	rksheet - C	ptional	101M & 2	Ed NEW	Prince.
a. Purchase price		A		nt's closing costs paid by Seller		\$	
b. Alterations, improvements, repairs				Credits (explain)		\$	
c. Land (if acquired separately)		\$		3		1	
 d. Refinance (include debts to be paid o 		f) \$	1				
e. Estimated prepaid items		\$	m. Loan amount (exclude PMI, MIP		I, MIP	\$	
f. Estimate closing costs		\$	Funding	Funding Fee financed)			
g. PMI, MIP, Funding Fee		\$		PMI, MIP, Funding Fee financed		\$	
h. Discount (if Applicant will pay)		\$		n amount (add m & n)		\$	
Total costs (add items a through h) Subordinate financing		\$		p. Cash from/to Applicant (subtract, j, k, l & o from i)		\$	
- Cabolanae mancing		\$		t, j, k, roco from i)			
		For Len	der's Use				
Lender's Initial Lien Position First Lien Second Lien Subordinate Lien	First Lien Holder's Name & Address (if any						
Date Application Received	red By		Loan No.				
The state of the s			Amount Requested \$				
Decision Decision Date				Decision By			
☐ Approved ☐ Denied				Decision By			
nterest Rate	Amoun	t Approved	Initial Advance	itial Advance (if applicable) Funding Date			
ixed/Index:%]		
Marginpoints							
Refinancing	\$	1-11-					
☐ Yes ☐ Cash Out	Rescind		Early Disclos	ures Given	High Cost N	0 0	☐ Yes
U Ousir Out	☐ Yes		Yes, on		High Priced Mortgage Yes		I I Yes I