



Citizens Bank of Rogersville

Ph: 417.753.2836 • Fax: 417.753.3005
1001 W. Center St. • PO Box 50
Rogersville, MO 65742

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower Co-Borrower

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for: VA, Conventional, Other, FHA, USDA/Rural Housing Service
Agency Case Number, Lender Case Number
Amount, Interest Rate, No. of Months, Amortization Type: Fixed Rate, Other, GPM, ARM (type)

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address, No. of Units, Legal Description, Year Built, Purpose of Loan, Property will be: Primary Residence, Secondary Residence, Investment
Complete this line if construction or construction-permanent loan.
Year Lot Acquired, Original Cost, Amount Existing Liens, (a) Present Value of Lot, (b) Cost of Improvements, Total (a + b)
Complete this line if this is a refinance loan.
Year Acquired, Original Cost, Amount Existing Liens, Purpose of Refinance, Describe Improvements, Cost: \$
Title will be held in what Name(s), Manner in which Title will be held, Estate will be held in: Fee Simple, Leasehold
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)

III. BORROWER INFORMATION

BORROWER CO-BORROWER
Borrower's Name, Co-Borrower's Name, Social Security Number, Cell Phone, DOB, Years School, Legal Description of Subject Property, Married, Unmarried, Separated, Dependents, E-mail Address, Present Address, Mailing Address, Former Address

IV. EMPLOYMENT INFORMATION

BORROWER CO-BORROWER
Name & Address of Employer, Self Employed, Yrs. on this job, Yrs. employed in this line of work/profession, Position/Title/Type of Business, Bus. Phone
If employed in current position for less than two years or if currently employed in more than one position, complete the following:
Name & Address of Employer, Self Employed, Dates (from - to), Monthly Income, Position/Title/Type of Business, Bus. Phone

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$	\$	\$	Rent	\$	
Overtime				First Mortgage (P&I)		\$
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
Other (before completing see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other:		
Total	\$	\$	\$	Total	\$	\$

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

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

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

Completed: Jointly Not Jointly

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

CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark **B** for Borrower or **C** for Co-Borrower.

Borrower:

Agency Case Number:

Co-Borrower:

Lender Case Number:

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature
X

Date

Co-Borrower's Signature
X

Date