

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:		<input type="checkbox"/> VA <input type="checkbox"/> Conventional <input type="checkbox"/> Other (explain): _____ <input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service		
Amount \$		Interest Rate %	No. of Months	
		Amortization Type: <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):		
II. PROPERTY INFORMATION AND PURPOSE OF LOAN				
Subject Property Address (street, city, state, & ZIP)			No. of Units	
Legal Description of Subject Property (attach description if necessary)				Year Built
Purpose of Loan <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): <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. Year Acquired Original Cost Amount Existing Liens \$ \$ Purpose of Refinance Describe Improvements <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 <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)	
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)				
Borrower		III. BORROWER INFORMATION		Co-Borrower
Borrower's Name (include Jr. or Sr. if applicable)			Co-Borrower's Name (include Jr. or Sr. if applicable)	
Social Security Number	Home Phone (incl. area code)	DOB (MM/DD/YYYY)	Yrs. School	Social Security Number Home Phone (incl. area code) DOB (MM/DD/YYYY) Yrs. School
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (include single, divorced, widowed)		Dependents (not listed by Co-Borrower) no. ages		<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (include single, divorced, widowed) no. ages
Present Address (street, city, state, ZIP)		<input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.	Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.	
Mailing Address, if different from Present Address			Mailing Address, if different from Present Address	
If residing at present address for less than two years, complete the following: Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs. Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.				
Borrower		IV. EMPLOYMENT INFORMATION		Co-Borrower
Name & Address of Employer		Yrs. on this job Yrs. employed in this line of work/profession	Name & Address of Employer	Yrs. on this job Yrs. employed in this line of work/profession
			<input type="checkbox"/> Self Employed	
Position/Title/Type of Business		Business Phone (incl. area code)	Position/Title/Type of Business Business Phone (incl. area code)	
If employed in current position for less than two years or if currently employed in more than one position, complete the following:				
Name & Address of Employer		Dates (from - to) Monthly Income \$	Name & Address of Employer <input type="checkbox"/> Self Employed Dates (from - to)	
Position/Title/Type of Business		Business Phone (incl. area code)	Position/Title/Type of Business Business Phone (incl. area code)	
Name & Address of Employer		Dates (from - to) Monthly Income \$	Name & Address of Employer <input type="checkbox"/> Self Employed Dates (from - to)	
Position/Title/Type of Business		Business Phone (incl. area code)	Position/Title/Type of Business Business Phone (incl. area code)	

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

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

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

Describe Other Income

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

B/C		Monthly Amount
		\$

VI. ASSETS AND LIABILITIES

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

Completed Jointly Not Jointly

ASSETS		Cash or Market Value	Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities, which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.		
Description			LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:		\$	Name and address of Company	\$ Payment/Months	\$
List checking and savings accounts below					
Name and address of Bank, S&L, or Credit Union					
Acct. no.		\$	Acct. no.	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union					
Acct. no.		\$	Acct. no.	\$ Payment/Months	\$
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Name and address of Bank, S&L, or Credit Union					
Acct. no.	</td				

The purpose of collecting this information is to help ensure that all borrowers 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 borrowers 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.

Borrower:

Ethnicity: Check one or more

- Hispanic or Latino
 - Mexican
 - Puerto Rican
 - Cuban
- Other Hispanic or Latino - Print origin, for example, Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:

-
- Not Hispanic or Latino

- I do not wish to provide this information

Race: Check one or more

- American Indian or Alaskan Native - Print name of enrolled or principal tribe:

-
- Asian

- Asian Indian
- Chinese
- Filipino
- Japanese
- Korean
- Vietnamese
- Other Asian - Print race, for example, Hmong, Laotian, Thai, Pakistani, Cambodian, and so on:

-
- Black or African American

- Native Hawaiian or Other Pacific Islander
- Native Hawaiian
- Guamanian or Chamorro
- Samoan
- Other Pacific Islander - Print race, for example, Fijian, Tongan, and so on:

-
- 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 borrower collected on the basis of visual observation or surname?

- Yes
- No

Was the race of the borrower collected on the basis of visual observation or surname?

- Yes
- No

Was the sex of the Borrower collected on the basis of visual observation or surname?

- Yes
- No

Co-Borrower:

Ethnicity: Check one or more

- Hispanic or Latino
 - Mexican
 - Puerto Rican
 - Cuban
- Other Hispanic or Latino - Print origin, for example, Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:

-
- Not Hispanic or Latino

- I do not wish to provide this information

Race: Check one or more

- American Indian or Alaskan Native - Print name of enrolled or principal tribe:

-
- Asian

- Asian Indian
- Chinese
- Filipino
- Japanese
- Korean
- Vietnamese
- Other Asian - Print race, for example, Hmong, Laotian, Thai, Pakistani, Cambodian, and so on:

-
- Black or African American

- Native Hawaiian or Other Pacific Islander
- Native Hawaiian
- Guamanian or Chamorro
- Samoan
- Other Pacific Islander - Print race, for example, Fijian, Tongan, and so on:

-
- White

- I do not wish to provide this information

Sex:

- Female
- Male

- I do not wish to provide this information

Was the ethnicity of the co-borrower collected on the basis of visual observation or surname?

- Yes
- No

Was the race of the co-borrower collected on the basis of visual observation or surname?

- Yes
- No

Was the sex of the co-Borrower collected on the basis of visual observation or surname?

- Yes
- No

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:	Date	Co-Borrower's Signature:	Date
X		X	

Addendum to Uniform Residential Loan Application

Lender: First National Bank & Trust Co. of McAlester, Oklahoma

RIGHT TO RECEIVE A COPY OF APPRAISALS

For loans or lines of credit secured by a first lien on a dwelling:

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.

NOTICE OF TITLE PROTECTION DOCUMENT

For loans to purchase and secured by real property:

This notice is delivered pursuant to Title 46, Oklahoma Statutes 1991, Sec. 19-21.

In connection with the loan for which you have applied, we will require a lawyer's title opinion, title certificate, title insurance policy or other written title protection document assuring us as to the state of title to the property. Please be advised that:

- 1. The title protection document will not provide protection to you. It will only protect our interest.**
- 2. You should seek independent, competent advice as to whether you should obtain any additional title protection document.**

If you decide to obtain additional title protection, you must do so in a timely manner in order to avoid undue delay of the closing under the terms of the contract of sale.

NEGATIVE INFORMATION DISCLOSURE

We may report information about your account to credit bureaus. Late payment, missed payment, or other defaults on your account may be reflected in your credit report.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

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 opens an account.

What this means for you:

When you 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 or other identifying documents.

RIGHT TO REQUEST SPECIFIC REASONS FOR CREDIT DENIAL

If your application for **business credit** is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact First National Bank & Tr. Co., Attention: Credit Administration, P. O. Box 948, McAlester, Oklahoma 74502 or telephone 918-426-0211 within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

NOTICE: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is Office of the Comptroller of the Currency, Customer Assistance Group, P. O. Box 53570, Houston, TX 77052.

Non-Engagement in Medical or Recreational Marijuana Business Declaration

The policy of First National Bank, McAlester, Oklahoma, prohibits the bank from doing business with customers engaged in medical or recreational marijuana-related business or activities. A marijuana-related business is any business that manufactures, dispenses, or distributes marijuana.

By signing this document, I/we certify that the purpose of this loan and all proceeds from this loan are not for the use of or related to a medical or recreational marijuana-related business or activities.

Signature

Date: _____

ELECTRONIC MORTGAGE LOAN DISCLOSURE AGREEMENT

By accepting the **First National Bank and Trust Co. of McAlester** Electronic Signature Mortgage Loan Disclosure Agreement", you consent and agree that the **First National Bank and Trust Co. of McAlester** may provide you disclosures related to your current mortgage loan electronically. This Disclosure is required by the federal Electronic Signatures in Global and National Commerce Act, known as the E-SIGN Act.

- **Note:** It is highly recommended that you carefully read this disclosure in its entirety and save a copy for your personal records.

The words "we," "us," and "our" refer to the **First National Bank and Trust Co. of McAlester**, and the words "you" and "your" mean you, the individual(s) or entity identified on the Mortgage Loan. As used in the Disclosure, "Account" means the account you have with us.

Disclosures and Notices Provided in Electronic Form

- You agree that we may provide you with any disclosures related to your current mortgage in electronic format, to the extent allowed by law, and that we may discontinue sending paper documents to you, unless and until you withdraw your consent as described below.
- If you choose to not consent to receive electronic communications and transactions, you may request to receive paper copies at no additional charge.
- **Note:** To request a paper copy of disclosures, please contact the **First National Bank and Trust Co. of McAlester** at:

First National Bank and Trust Co. of McAlester
P. O. Box 948
McAlester, Oklahoma 74502
Attn: Lending
or by calling customer service at 918-426-0211
or email us at Loan_Applications@fnbmcalester.com

Hardware and Software Requirements

To access, view, and retain electronic Communications your system will need the following requirements:

- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit;
- A working email account;
- A personal computer, tablet or smart phone with operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing Communications received;
- Adobe Reader version 7.0 or higher;
- An internet browser using 128-bit encryption or higher and SSL encryption
- Access to a printer
- or the ability to download information in order to keep copies of your electronic communications for your records.
- **Note:** **First National Bank and Trust Co. of McAlester** is not responsible for any electronic virus or viruses a customer may encounter. It is the Banks recommendation for the customer to perform routine scans for your PC by using a virus protection product.

How to Cancel Electronic Disclosure Consent

- You may withdraw your consent to receive account information at any time in electronic form by:
 1. Calling the **First National Bank and Trust Co. of McAlester** at either **918-426-0211** or
 2. Contacting your Account officer at the nearest **First National Bank and Trust Co. of McAlester** bank or branch location.

Termination / Changes

The **First National Bank and Trust Co. of McAlester** reserves the right, in sole discretion, to discontinue the provision of your account information electronically, or to terminate or change the terms and conditions on which we provide account information electronically. The bank will provide you with notice of any such termination or change as required by law.

Customer Consent:

I acknowledge and agree that I consent to receive account information electronically that is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that I and the Bank both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with one another by electronic means.

- Yes, I consent to receive legal disclosures electronically and to the terms and conditions listed above.
- No, I do not consent to receive legal disclosures electronically and to the terms and conditions listed above.

Customer Contact Information:

Full Name: _____

Email Address: _____

Contact Number: _____

For FNB Office Use Only:

Received By: _____

Date: _____

Processed By: _____

Date: _____

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By accepting the **First National Bank and Trust Co. of McAlester** Electronic Signature Mortgage Loan Disclosure Agreement", you consent and agree that the **First National Bank and Trust Co. of McAlester** may provide you disclosures related to your current mortgage loan electronically. This Disclosure is required by the federal Electronic Signatures in Global and National Commerce Act, known as the E-SIGN Act.

- **Note:** It is highly recommended that you carefully read this disclosure in its entirety and save a copy for your personal records.

The words "we," "us," and "our" refer to the **First National Bank and Trust Co. of McAlester**, and the words "you" and "your" mean you, the individual(s) or entity identified on the Mortgage Loan. As used in the Disclosure, "Account" means the account you have with us.

Disclosures and Notices Provided in Electronic Form

- You agree that we may provide you with any disclosures related to your current mortgage in electronic format, to the extent allowed by law, and that we may discontinue sending paper documents to you, unless and until you withdraw your consent as described below.
- If you choose to not consent to receive electronic communications and transactions, you may request to receive paper copies at no additional charge.
- **Note:** To request a paper copy of disclosures, please contact the **First National Bank and Trust Co. of McAlester** at:

First National Bank and Trust Co. of McAlester
P. O. Box 948
McAlester, Oklahoma 74502
Attn: Lending
or by calling customer service at 918-426-0211
or email us at Loan_Applications@fnbmcalester.com

Hardware and Software Requirements

To access, view, and retain electronic Communications your system will need the following requirements:

- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit;
- A working email account;
- A personal computer, tablet or smart phone with operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing Communications received;
- Adobe Reader version 7.0 or higher;
- An internet browser using 128-bit encryption or higher and SSL encryption
- Access to a printer
- or the ability to download information in order to keep copies of your electronic communications for your records.
- **Note:** **First National Bank and Trust Co. of McAlester** is not responsible for any electronic virus or viruses a customer may encounter. It is the Banks recommendation for the customer to perform routine scans for your PC by using a virus protection product.

How to Cancel Electronic Disclosure Consent

- You may withdraw your consent to receive account information at any time in electronic form by:
 3. Calling the **First National Bank and Trust Co. of McAlester** at either **918-426-0211** or
 4. Contacting your Account officer at the nearest **First National Bank and Trust Co. of McAlester** bank or branch location.

Termination / Changes

The **First National Bank and Trust Co. of McAlester** reserves the right, in sole discretion, to discontinue the provision of your account information electronically, or to terminate or change the terms and conditions on which we provide account information electronically. The bank will provide you with notice of any such termination or change as required by law.

Customer Consent:

I acknowledge and agree that I consent to receive account information electronically that is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that I and the Bank both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with one another by electronic means.

- Yes, I consent to receive legal disclosures electronically and to the terms and conditions listed above.
- No, I do not consent to receive legal disclosures electronically and to the terms and conditions listed above.

Customer Contact Information:

Full Name: _____

Email Address: _____

Contact Number: _____

For FNB Office Use Only:

Received By: _____

Date: _____

Processed By: _____

Date: _____
