

Assets: (Do not include assets of doubtful value) List below all real estate, vehicles, savings, CD's, Cash, recreational equipment, stocks and cash value life insurance that you own.

| Assets | Value |
|---------------------------------------|-------|
| Cash (checking, savings, etc.) | |
| Vehicle(s) (make, model, year) | |
| | |
| Real Estate | |
| Other | |
| Investments/Retirement/Life Insurance | |
| Total Assets | |

Liabilities: List below all banks, financial and mortgage companies, credit unions, department stores, credit cards and individuals you now owe including monthly rental, mortgage and dependent care payments

| Creditors | Monthly Payments | Present Balance |
|---------------------------|------------------|-----------------|
| Mortgage _____ Rent _____ | | |
| | | |
| Automobiles (describe) | | |
| | | |
| Credit Cards (List) | | |
| | | |
| | | |
| | | |
| Total Liabilities | | |

Are there any claims, suits or judgements against you? ___ Yes ___ No Are you a co-signer, endorser or guarantor for anyone? ___ Yes ___ No
 Have you filed bankruptcy in the last 7 years? ___ Yes ___ No

Everything I have stated in this application, both above and on the reverse side, is correct to the best of my knowledge. I understand that you will retain this application whether or not it is approved. You are authorized to check my credit and employment history and to answer questions about your credit experience with me.

NOTICE REGARDING INACCURATE INFORMATION

As a participant in the consumer reporting system, we furnish information about our experience with you to consumer reporting agencies. These consumer reports allow us to make credit and other opportunities available to you. If you believe we have furnished inaccurate information to a consumer reporting agency, please notify us at the office where you applied for the credit and identify the specific inaccurate information.

 Applicant Signature Date

 Co-Applicant Signature Date

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

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 neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish it, under Federal regulations this Lender is required to note race and sex on the basis of visual observation or surname. If you believe we have furnished inaccurate information to a consumer reporting agency, please notify us at the office where you applied for the credit and identify the specific inaccurate information.

BORROWER I do not wish to furnish this information
Ethnicity: Hispanic or Latino Non Hispanic or Latino
 American Indian or Alaska Native Asian Black or African American
Race: Native Hawaiian or Other Pacific Islander White
Sex: Male Female

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| | | |
|---|---|--|
| To be Completed by Interviewer This application was taken: <input type="checkbox"/> face-to-face <input type="checkbox"/> by mail <input type="checkbox"/> by internet <input type="checkbox"/> by telephone | Interviewer's Name (print or type) | Name and Address of Interviewer's Employer |
| | Interviewer's Signature Date | |
| | | Interviewer's Phone Number (Incl. area code) |

Thank you for applying for a loan with Community Resource Bank. For your information security, we ask that you follow these instructions when completing and submitting a loan application.

- Complete all information requested in the loan application
- Save the document to your computer
- Scan additional supporting documentation and save to your computer (examples include: copy of driver's license or photo ID; current paystubs; tax returns, etc.)
- Submit application and supporting documentation to Community Resource Bank using our secure email service:

<https://web1.zixmail.net/s/login?b=community-resourcebank>

What to expect during the application process

Step 1: We'll contact you within 3 business days after receiving your application to review specific documentation that we'll need from you. We'll then answer any questions you may have regarding the process. We'll also update you during the process to make sure everything is moving forward.

Step 2: We'll confirm your information. We'll make every attempt to let you know what we'll need at the beginning of the process, but we may need additional information as we move forward.

Step 3: We'll confirm the value of collateral pledged on the loan. If it's your home, we will either establish the value through an automated valuation service or an in-person inspection of your home.

Step 4: We will ask for your signature, if your application is approved. Each borrower will need to sign the documents. Some documents may need to be notarized. We ask that you bring proper identification when you're ready to sign.

Step 5: Depending on your transaction, there may be a 3-day waiting period before you can access your funds.

All loans are subject to credit approval, acceptable collateral and available equity. Please contact Community Resource Bank for current rate information by calling 800-250-8420.