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 in 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 internet 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-Borrowe	r											
				I. TYPE OF N	IORTGAGE	AND TERI	MS OF	LOA	٨N							
Mortgage Applied for:	□ VA □ Conventional □ Other (explain): r: □ FHA □ USDA/Rural Housing Service						Agency Case Number Lender C					Case Ni	Case Number			
Amount \$		Interest Ra	ion Type: Fixed Rate Other (explain):													
ψ			%								M (type):					
Subject Pror	perty Addres	s (street city		-			IKFU3		LUAN					No. of	l Inite	
Subject Property Address (street, city, state, & ZIP)													'	10. 01	Onito	
Legal Descr								Ň	∕ear B	Built						
Purpose of L	=	_	Construction Construction-	Permanent	Other (explain	ı):			perty will Primary R		e 🗌 Seco	ndary R	esidence	□Inv	vestment	
				on-permanent												
Year Lot Acquired	Original Co	st	Amount Ex	isting Liens	(a) Present \	/alue of Lot		(b) Cost of Improvements			ents 1	Total (a+b)				
/ loquil ou	\$		\$		\$			\$			\$	5				
Complete t Year Acquired	his line if th Original Co	is is a refinar ost		isting Liens	Purpose of R	Refinance		[Describe	Improve	ments		made [] to b	e made	
	\$		\$					(Cost: \$							
Title will be I	held in what	Name(s)				Manner in which Title will be held Estate will be held						;				
Source of De	own Paymer	t, Settlement	Charges and	/or Subordinate	e Financing (ex	plain)								tion da		
		Borrower	•	III. E	BORROWER	INFORMA				Co-	Borrowe	er				
Borrower's N	Name (includ	e Jr. or Sr. if a						ame ((include J		if applicab					
Social Securi	ty Number H	ome Phone (in	cl. area code)	DOB (mm/dd/y	yyy) Yrs. School	Social Sec	curity Nu	mber	Home Pl	hone (incl	. area code) DOB (mm/dd/yyy	y) Yrs	. School	
	includes rea	stered domes	tic partners)	Dependent	s (not listed by Co-Borrower)		d (inclue	des re	eaistered	domesti	c partners	De	pendents	(not li Borro	sted by	
	•	single, divorce	• /	No.					0		, widowed	´	0.	Done	wer)	
Separate			-,,	Ages					g ,		,	· -	ges			
-		city, state, ZIF	⊃/ country) [-	ent No. Yrs.								No. Yrs.			
			,,,, <u>_</u>					(-,,,	,	, , , , , , , , , , , , , , , , , , ,					
Mailing Add	ress, if differ	ent from Prese	ent Address			Mailing Address, if different from Present Address										
If residing a	at present a	ddress for les	ss than two	years, comple	te the followin	g:										
Former Add	ress (street,	city, state, ZIF	?) [Own Re	entNo. Yrs.	Former A	ddress ((stree	et, city, st	ate, ZIP)		Own	Ren	tl	No. Yrs.	
Former Add	ress (street,	city, state, ZIF	P) [Own 🗌 Re	ent No. Yrs.	Former A	ddress ((stree	et, city, st	ate, ZIP)		Own	Ren	l	No. Yrs.	
						1	Borrov	wer								
Uniform Reside	ential Loan Ap	plication					Co-Bo	orrowe	ər		Fan	nie Mae I	Form 1003	7/05 (rev. 6/09)	

		IV. EMPL	OYMENT IN	FORMATIC	N	Co-Borro	Co-Borrower				
Name & Address of Em	e & Address of Employer Self Emp			; job	Name & A	ddress of Employer	Self	Employed	Yrs. on this job		
			Yrs. employed in this line of work/profession						Yrs. employed in this line of work/profession		
Position/Title/Type of Bu	Business	Phone (incl. a	area code) Position/Title/Type of Business				Business F	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 Em		Employed	Dates (fron			ddress of Employer		Employed	Dates (from-to)		
		Linpioyed					Linployed				
			Monthly Inc	come					Monthly Income \$		
Position/Title/Type of Bu	usiness	Business I	Phone (incl. a	area code)	Position/T	itle/Type of Business		Business F	Phone (incl. area code)		
Name & Address of Em	ployer Self	Employed	Dates (fron	n-to)	Name & A	ddress of Employer	Self	Employed	Dates (from-to)		
			Monthly Inc \$	come					Monthly Income		
Position/Title/Type of Bu	usiness	Business	Phone (incl. a	area code)	Position/T	Position/Title/Type of Business			hone (incl. area code)		
Name & Address of Em	Employed	Dates (fron	n-to)	Name & A	ddress of Employer	Self	Employed	Dates (from-to)			
			Monthly Inc \$	thly Income					Monthly Income \$		
Position/Title/Type of Bu	Business	Phone (incl. a	area code)	Position/T	itle/Type of Business	Business F	hone (incl. area code)				
Name & Address of Em	ployer Self	Employed	Dates (fron	n-to) Name & Address of Employer			Self	Employed	Dates (from-to)		
			Monthly Inc	come	_				Monthly Income \$		
Position/Title/Type of Bu	usiness	Business	Phone (incl. a	area code)	Position/Title/Type of Business Busin			Business F	s Phone (incl. area code)		
	V. MON	THLY INCO	ME AND CO		OUSING EX	(PENSE INFORMATION	1				
Gross Monthly Income	Borrower		orrower	er 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 Tax							
Net Rental Income					Mortgage Insurance						
Other (before completing, see the notice in "describe					Homeowner Assn. Dues						
other income," below)	•	•				Other:	•				
Total	\$	\$		\$		Total	\$		\$		
Self Employed E Describe Other Income	Notice: Alim	ony, child su	pport, or sep	parate maint	enance inco	h as tax returns and finar ome need not be revealed have it considered for rep	l if the				
B/C									Monthly Amount		
									\$		

Borrower

Co-Borrower _

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This Statement and any applicable suppor so that the Statement can be meaningful was completed about a non-applicant spo	ly and fair	ly presented o	n a combine	d bas	is; otherwise, separat	te Statements an	d Schedules by that spor	are required. I use or other per	f the Co son also	Borrower section.			
ASSETS		ash or rket Value	Liabili	ies a	nd Pledged Assets	List the creditor's		ompleted	Jointly number				
Description Cash deposit toward purchase held by:	debts, i stock p	 Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstand debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child suppor 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. 											
				LIABILITIES			ly Payment &	Unpaid Balance					
List checking and savings accounts	s below		Name	anda	address of Company	,		hent/Months	\$				
Name and address of Bank, S&L, or C	credit Uni	on											
			Acct. r		address of Company	,	\$ Pavm	nent/Months	\$				
Acct. no. Name and address of Bank, S&L, or C	\$						(t ayn		↓				
			Acct. r				_						
Acct. no.	\$		Name	and a	address of Company		\$ Paym	nent/Months	\$				
Name and address of Bank, S&L, or C		on	_										
			Acct. r		address of Company	,	\$ Paym	nent/Months	\$				
Acct. no.	\$				address of company		(Q T dyn	ione months	Ψ				
Stocks & Bonds (Company	\$		_										
name/number description)													
		Acct. r	0										
					address of Company	,	\$ Paym	nent/Months	\$				
Life insurance net cash value \$													
Life insurance net cash value	φ												
Face amount: \$	¢		_										
Subtotal Liquid Assets	\$		Acct. r		addross of Company		C Dover	\$ Payment/Months \$					
Real estate owned (enter market value from schedule of real estate owned)				and a	address of Company		\$ Payir	ient/wonths	Þ				
Vested interest in retirement fund	\$												
Net worth of business(es) owned (attach financial statement)	\$		Acct. r	0									
Automobiles owned (make and year)	\$		Alimor	y/Ch	ild Support/Separate e Payments Owed to)):	\$	\$					
Other Access (itemica)	¢		lat D		Fynones (at 11 -	. union du			-				
Other Assets (itemize)	\$	JOD-K	elateo	d Expense (child care	e, union dues, et	c.) \$	\$						
			Total I	Mont	hly Payments		\$	\$					
Total Assets a.	\$		Net Wo	orth	=> \$		`	_iabilities b.	\$				
Schedule of Real Estate Owned (if add		operties are c	(a minu		· · · ·								
Property Address (enter S if sold, PS sale or R if rental being held for incom	f pending	•	Prese	nt	Amount of	Gross Rental Income	Mortgag Paymer		ance,	Net Rental Income			
			¢			¢	¢	¢		¢			
			\$		\$	\$	\$	\$		\$			
		Totals	\$		\$	\$	\$	\$		\$			
List any additional names under which Alternate Name	n credit h							•		Ψ			

Co-Borrower _

VII. DETAILS OF TRANSAC	ΓΙΟΝ	VIII. DECLARATIONS								
a. Purchase price	\$	If you answer "Yes" to any questions a through i,	Borrower		Co-Bo	rrower				
b. Alterations, improvements, repairs		please use continuation sheet for explanation.	Yes	No	Yes	No				
c. Land (if acquired separately)		a. Are there any outstanding judgments against you?		Ц		Ц				
d. Refinance (incl. debts to be paid off)		b. Have you been declared bankrupt within the past 7 years?		Ц						
e. Estimated prepaid items		c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?								
f. Estimated closing costs		d. Are you a party to a lawsuit?								
g. PMI, MIP, Funding Fee		e. Have you directly or indirectly been obligated on any loan which resulted in								
h. Discount (if Borrower will pay)		foreclosure, transfer of title in lieu of foreclosure, or judgment?								
i. Total costs (add items a through h)		(This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial								
j. Subordinate financing		obligation, bond, or loan guarantee. If "Yes," provide details, including date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.)								
k. Borrower's closing costs paid by Seller		f. Are you presently delinquent or in default on any Federal debt or any other								
I. Other Credits (explain)		loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.								
		g. Are you obligated to pay alimony, child support, or separate maintenance?								
		h. Is any part of the down payment borrowed?								
		i. Are you a co-maker or endorser on a note?								
		j. Are you a U. S. citizen?								
		k. Are you a permanent resident alien?								
		I. Do you intend to occupy the property as your primary residence?								
m. Loan amount (exclude PMI, MIP,		If "Yes," complete question m below.	_	_		_				
Funding Fee financed)		m. Have you had an ownership interest in a property in the last three years?								
n. PMI, MIP, Funding Fee financed		(1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)?								
o. Loan amount (add m & n)		(2) How did you hold title to the home-solely by yourself (S).								
p. Cash from/to Borrower (subtract j, k, I & o from i)		jointly with your spouse (SP), or jointly with another person (O)?								
	IX. ACKNO	DWLEDGEMENT 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 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, or assigns may continuously rely on the information contained in the application, and I am obligated 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 credit reporting agencies; (9) ownership of the Loan and/or administration of the Loan in 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 and en

Acknowledgement. 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 purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Sign	ature	Da	te	Co-Borrower's Sig		Date					
X				X							
	X. I	NFORMATION FOR	GOVERNME	NT MONITORIN	G PURPOSES						
opportunity, fair ho not discriminate e may check more t	busing and home mortgage ither on the basis of this info han one designation. If you	disclosure laws. You are ormation, or on whether you do not furnish ethnicity, r	not required to fue ou choose to furni- ace, or sex, unde	rrnish this informatior sh it. If you furnish th r Federal regulations	velling in order to monitor th n, but are encouraged to do ne information, please provid s, this lender is required to n	so. The law provi de both ethnicity a ote the information	des that a Lender may nd race. For race, you n on the basis of visual				
					ation, please check the box state law for the particular						
BORROWER	I do not wish to furnish	1		<u> </u>	'	I do not wish to furnish this information					
Ethnicity:	city: Hispanic or Latino Not Hispanic or Lati			Ethnicity:	Hispanic or Latino	Not Hispanic	or Latino				
Race:	American Indian or Alaska Native		lack or frican American	Race:	American Indian or Alaska Native	Asian	Black or African American				
	Native Hawaiian or Oth	her Pacific Islander 🗌 V	Vhite		Native Hawaiian or Other Pacific Islander 🗌 White						
Sex:	E Female	Male		Sex:	Eemale	Male					
This information w In a face-to-fa In a telephon	ace interview e interview	By the applicant and By the applicant and	,								
Loan Originator's X	Signature				Date						
Loan Originator's	Name (print or type)		Loan Originator	Identifier	Loan Originator's Phone Number (including area code)						
	Company's Name ry Bank and Trust Cor 11 (F) 502-348-0666	npany	Loan Origination 541566	Company Identifier	PO Box 305 / 201	Loan Origination Company's Address PO Box 305 / 201 N Third St Bardstown, KY 40004					
	al Loan Application 65 7/05 (rev. 6/09)		Page				nnie Mae Form 1003 7/05 (rev. 6/09) lyx Form - Loanapp4.frm (09/2013)				