As you begin the Purchase, Refinance or Home Improvement loan process, NFC CR wants to help you understand what to expect.

**Talk to a Loan Originator**

Speak with a NFC CR loan originator about your plans, goals and current situation. The loan originator will explain the NFC Advantage Loans and guide you in the next steps.

**Visit the NFC Website**

There is a lot of useful information on the NFC website including:

- A Loan Inquiry Form for pre-qualification to purchase a home if you do not have an accepted offer on a property.
- A Loan Application if you are applying for a refinance or home improvement loan, or a purchase loan if you have an accepted offer on a property. **Sign and date page 4 of the application. If applying for joint credit sign the top of page one of the application.**

There is a non-refundable $52 application fee for pulling a credit report that must be submitted with the Loan Inquiry or Loan Application form. NFC CR will review your information and contact you with further information.

Applicant’s email address: ________________________________

Co-applicant’s email address: ________________________________

Originator: Lynn Barrett #1308591
319-777-7127
lbarrett@neighborhoodfinance.org

If you are purchasing a home, are you interested in Neighborhood Reinvest Down payment assistance Program?

How did you hear about NFC Cedar Rapids?

☐ Realtor
☐ Friend/ Family/ Co-worker
☐ Neighbor
☐ Lender/ Bank
☐ Neighborhood Association/Newsletter
☐ Neighborhood Mailing
☐ Internet / Web Search
☐ Other: __________

**Appraisal Disclosure:**

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.
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):

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

<table>
<thead>
<tr>
<th>Position/Title/Type of Business</th>
<th>Business Phone (incl. area code)</th>
<th>Business Phone (incl. area code)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name &amp; Address of Employer</td>
<td>Self Employed</td>
<td>Name &amp; Address of Employer</td>
</tr>
<tr>
<td></td>
<td>Yrs. on this job</td>
<td>Yrs. employed in this line of work/profession</td>
</tr>
<tr>
<td></td>
<td>Dates (from - to)</td>
<td>Dates (from - to)</td>
</tr>
<tr>
<td></td>
<td>Monthly Income</td>
<td>Monthly Income</td>
</tr>
</tbody>
</table>

If residing at present address for less than two years, complete the following:

<table>
<thead>
<tr>
<th>Former Address (street, city, state, ZIP)</th>
<th>Owner</th>
<th>Rent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Present Address (street, city, state, ZIP)</td>
<td>Owner</td>
<td>Rent</td>
</tr>
</tbody>
</table>

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):
## V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

<table>
<thead>
<tr>
<th>Description</th>
<th>Gross Monthly Income</th>
<th>Borrower</th>
<th>Co-Borrower</th>
<th>Total</th>
<th>Combined Monthly Housing Expense</th>
<th>Present</th>
<th>Proposed</th>
</tr>
</thead>
<tbody>
<tr>
<td>State Empl. Income</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Other</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Rent</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>First Mortgage (P&amp;I)</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Homeowner Assn. Dues</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Real Estate Taxes</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Mortgage Insurance</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Total</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td><strong>Net Vested schedule of real estate owned</strong></td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
</tbody>
</table>

### Notes:
- Other income may be required to provide additional documentation such as tax returns and financial statements.
- 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.
- 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.
- Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

## VI. ASSETS AND LIABILITIES

### ASSETS

<table>
<thead>
<tr>
<th>Description</th>
<th>Cash or Market Value</th>
<th>Liabilities and Pledged Assets</th>
<th>Monthly Payment &amp; Months Left to Pay</th>
<th>Unpaid Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash deposit toward purchase held by:</td>
<td>$</td>
<td>Name and address of Company</td>
<td>$ Payment/Months</td>
<td>$</td>
</tr>
<tr>
<td>Acct. No.</td>
<td>$</td>
<td>Name and address of Company</td>
<td>$ Payment/Months</td>
<td>$</td>
</tr>
<tr>
<td>Life insurance net cash value</td>
<td>$</td>
<td>Name and address of Company</td>
<td>$ Payment/Months</td>
<td>$</td>
</tr>
<tr>
<td>Face amount</td>
<td>$</td>
<td>Name and address of Company</td>
<td>$ Payment/Months</td>
<td>$</td>
</tr>
<tr>
<td>Subtotal Liquid Assets</td>
<td>$</td>
<td>Name and address of Company</td>
<td>$ Payment/Months</td>
<td>$</td>
</tr>
<tr>
<td>Net Worth of business(es)/owned (attach financial statement)</td>
<td>$</td>
<td>Name and address of Company</td>
<td>$ Payment/Months</td>
<td>$</td>
</tr>
<tr>
<td>Automobiles owned (make and year)</td>
<td>$</td>
<td>Name and address of Company</td>
<td>$ Payment/Months</td>
<td>$</td>
</tr>
<tr>
<td>Other Assets (termes)</td>
<td>$</td>
<td>Name and address of Company</td>
<td>$ Payment/Months</td>
<td>$</td>
</tr>
</tbody>
</table>

### Notes:
- 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 mortgage.
- Total Assets a. Net Worth (a minus b) $ Total Liabilities b.$
## VI. ASSETS AND LIABILITIES (cont.)

<table>
<thead>
<tr>
<th>Type of Property</th>
<th>Present Market Value</th>
<th>Amount of Mortgages &amp; Liens</th>
<th>Gross Rental Income</th>
<th>Mortgage Payments</th>
<th>Insurance, Maintenance, Taxes &amp; Misc.</th>
<th>Net Rental Income</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td></td>
<td>$</td>
<td>$</td>
<td>$</td>
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<td>$</td>
<td>$</td>
</tr>
<tr>
<td></td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Totals</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
</tbody>
</table>

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

- **Alternate Name**
- **Creditor Name**
- **Account Number**

## VII. DETAILS OF TRANSACTION

<table>
<thead>
<tr>
<th>a. Purchase price</th>
<th>$</th>
</tr>
</thead>
<tbody>
<tr>
<td>b. Alterations, improvements, repairs</td>
<td>$</td>
</tr>
<tr>
<td>c. Land (if acquired separately)</td>
<td>$</td>
</tr>
<tr>
<td>d. Reference (incl. debts to be paid off)</td>
<td>$</td>
</tr>
<tr>
<td>e. Estimated prepaid items</td>
<td>$</td>
</tr>
<tr>
<td>f. Estimated closing costs</td>
<td>$</td>
</tr>
<tr>
<td>g. PMI, MIP, Funding Fee</td>
<td>$</td>
</tr>
</tbody>
</table>

### A. Borrower will pay:

- i. Total costs (add items a through h) $ |
- j. Subordinate financing $ |
- k. Borrower's closing costs paid by Seller $ |
- l. Other Credits (explain) $ |

### B. Co-Borrower will pay:

| m. Loan amount (exclude PMI, MIP, Funding Fee financed) | $ |
| n. PMI, MIP, Funding Fee financed | $ |
| o. Loan amount (add i & m) | $ |
| p. Cash from to Borrower (subtract j, k, & l from o) | $ |

## VIII. DECLARATIONS

<table>
<thead>
<tr>
<th>Borrower</th>
<th>Co-Borrower</th>
</tr>
</thead>
</table>

- **Yes** | **No** |
- **Yes** | **No** |
- **Yes** | **No** |
- **Yes** | **No** |
- **Yes** | **No** |

### A. Representations and Warranties

1. What type of property did you own - principal residence (PR), second home (SH), or investment property (IP)?
2. How did you hold title to the home -- solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?

<table>
<thead>
<tr>
<th>Borrower’s Signature</th>
<th>Date</th>
<th>Co-Borrower’s Signature</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## IX. ACKNOWLEDGMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender’s agent 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) I will not use any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

### A. Representations and Warranties

<table>
<thead>
<tr>
<th>Borrower’s Signature</th>
<th>Date</th>
<th>Co-Borrower’s Signature</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

See attached Demographic Information Addendum
### Neighborhood Finance Corporation (NMLS ID: 1757818)

**Continuation Sheet / Residential Loan Application**

<table>
<thead>
<tr>
<th>Borrower:</th>
<th>Lender Case Number:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Co-Borrower:</td>
<td></td>
</tr>
</tbody>
</table>

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

---

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.

<table>
<thead>
<tr>
<th>Borrower's Signature</th>
<th>Date</th>
<th>Co-Borrower's Signature</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>X</td>
<td></td>
<td>X</td>
<td></td>
</tr>
</tbody>
</table>

---

www.bytesoftware.com 800-695-1008
Demographic Information Addendum. This section asks about your ethnicity, sex, and race.

The purpose of collecting this information is to help ensure that all applicants 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 applicants for their demographic information (ethnicity, sex, and race) 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, sex, and race 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.

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 Alaska 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.

Sex
- Female
- Male
- I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

Was the ethnicity of the Borrower collected on the basis of visual observation or surname? □ NO □ YES
Was the sex of the Borrower collected on the basis of visual observation or surname? □ NO □ YES
Was the race of the Borrower collected on the basis of visual observation or surname? □ NO □ YES

The Demographic Information was provided through:

- Face-to-Face Interview (includes Electronic Media w/ Video Component)
- Telephone Interview
- Fax or Mail
- Email or Internet

Borrower Name: ________________________________

Uniform Residential Loan Application
Freddie Mac Form 65 • Fannie Mae Form 1003
Revised 09/2017
Demographic Information Addendum. This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants 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 applicants for their demographic information (ethnicity, sex, and race) 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, sex, and race 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.

Ethnicity: Check one or more
- Hispanic or Latino
  - Mexican
  - Puerto Rican
  - Cuban
  - Other Hispanic or Latino - Print origin
- 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 Alaska 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 application taken in person):

Was the ethnicity of the Borrower collected on the basis of visual observation or surname? ○ NO ○ YES
Was the sex of the Borrower collected on the basis of visual observation or surname? ○ NO ○ YES
Was the race of the Borrower collected on the basis of visual observation or surname? ○ NO ○ YES

The Demographic Information was provided through:
- Face-to-Face Interview (includes Electronic Media w/ Video Component)
- Telephone Interview
- Fax or Mail
- Email or Internet

Borrower Name: __________________________