

# First In Service For Home Loans.

---

**REAL ESTATE APPLICATION BOOKLET**

---



**FirstNationalBank**

[www.fnbsf.com](http://www.fnbsf.com) The First National Bank in Sioux Falls® Member FDIC



## Real Estate Application Booklet

**IMPORTANT:** Read these directions before completing this application.

- If you are applying for individual credit in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete all sections, omitting the Joint Applicant sections.
- If you are applying for joint credit with another person, complete all sections, providing information about the joint applicant in the Joint Applicant sections.

We intend to apply for joint credit.

\_\_\_\_\_  
**Applicant**

\_\_\_\_\_  
**Co-Applicant**

- If you are applying for individual credit, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all sections to the extent possible, providing information in the Joint Applicant sections about the person on whose alimony, support, or maintenance payments; or income or assets you are relying.

---

# Welcome to The First National Bank Home Mortgage Service!

## Real Estate Mortgage Loan Application Checklist

### All Applications:

- \_\_\_ Complete Real Estate Application Booklet
  - \_\_\_ Two years residency information
  - \_\_\_ Two years employment history
  - \_\_\_ Complete name and address
- \_\_\_ Purchase Agreement including all addendums\*
- \_\_\_ Two years signed Federal Income Tax returns\*
- \_\_\_ Address and legal description of property if a refinance
- \_\_\_ Copies of any documents showing your obligation of additional payments resulting from legal proceedings\*

### South Dakota Housing Development

#### Authority (SDHDA) Application\*:

- \_\_\_ Three years signed Federal Income Tax returns
- \_\_\_ Landlord addresses for three years
- \_\_\_ Three years residency information

### VA Application\*:

- \_\_\_ Certificate of eligibility
- \_\_\_ Original pay stub within 90 days
- \_\_\_ Name, address and phone number of nearest relative

### FHA Application\*:

- \_\_\_ Copy of Social Security Card(s)
- \_\_\_ Copy of Driver's License(s)
- \_\_\_ Bank statements (all accounts) within 30 days
- \_\_\_ Pay stubs within 30 days

### Conventional Fixed- and Adjustable-Rate

#### Mortgage (ARM) Application\*:

- \_\_\_ W-2s for two years—if at least two years with present employer
- \_\_\_ Bank statements for last three months
- \_\_\_ Pay stubs within 30 days

### Other Items Needed if Applicable\*:

- \_\_\_ Divorce decree and stipulation
- \_\_\_ Bankruptcy documents, discharge, schedule of debts and letter of explanation
- \_\_\_ Credit explanations
- \_\_\_ Rental income—copy of leases
- \_\_\_ Self-employed—current income statement and balance sheet
- \_\_\_ Corporation or Partnership—two years signed Federal Income Tax returns
- \_\_\_ New construction—set of plans, description of material and cost breakdowns that are normally provided by the builder
- \_\_\_ Social Security awards letter
- \_\_\_ Retirement/pension statements to show income

*\*You are not required to provide this information until you have received your Good Faith Estimate and have indicated to us an intent to continue with your application.*

**Applicant:** (full legal name) \_\_\_\_\_ Cell Phone \_\_\_\_\_

Social Security # \_\_\_\_\_ Home Phone \_\_\_\_\_ Bus. Phone \_\_\_\_\_

Age \_\_\_\_\_ Birthdate \_\_\_\_\_ Years of School \_\_\_\_\_

Married \_\_\_\_\_ Unmarried \_\_\_\_\_ Separated \_\_\_\_\_ Dependents \_\_\_\_\_ Ages \_\_\_\_\_

PRESENT ADDRESS: Street \_\_\_\_\_ Rent or Own  
(circle one)

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

How long \_\_\_\_\_ to present E-mail Address \_\_\_\_\_  
(month/year)

**PREVIOUS ADDRESS:** If present is less than 3 years—use an additional sheet if necessary

Street \_\_\_\_\_ Rent or Own  
(circle one)

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

How long \_\_\_\_\_ to \_\_\_\_\_  
(month/year) (month/year)

**Joint Applicant:** (full legal name) \_\_\_\_\_ Cell Phone \_\_\_\_\_

Social Security # \_\_\_\_\_ Home Phone \_\_\_\_\_ Bus. Phone \_\_\_\_\_

Age \_\_\_\_\_ Birthdate \_\_\_\_\_ Years of School \_\_\_\_\_

Married \_\_\_\_\_ Unmarried \_\_\_\_\_ Separated \_\_\_\_\_ Dependents \_\_\_\_\_ Ages \_\_\_\_\_

PRESENT ADDRESS: Street \_\_\_\_\_ Rent or Own  
(circle one)

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

How long \_\_\_\_\_ to present E-mail Address \_\_\_\_\_  
(month/year)

**PREVIOUS ADDRESS:** If present is less than 3 years—use an additional sheet if necessary

Street \_\_\_\_\_ Rent or Own  
(circle one)

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

How long \_\_\_\_\_ to \_\_\_\_\_  
(month/year) (month/year)

**Employment Applicant:**

Name of Employer \_\_\_\_\_ Job Title \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Gross Monthly Income \_\_\_\_\_ Bonus/Commission \_\_\_\_\_ per \_\_\_\_\_

Dates of Employment \_\_\_\_\_ to present \_\_\_\_\_ How Long in This Profession \_\_\_\_\_  
(month/year)

**Previous employment if present is less than 2 years.**

Name of Employer \_\_\_\_\_ Job Title \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Gross Monthly Income \_\_\_\_\_ Job Title \_\_\_\_\_

Dates of Employment \_\_\_\_\_ to \_\_\_\_\_ How Long in This Profession \_\_\_\_\_  
(month/year) (month/year)

**Employment Joint Applicant:**

Name of Employer \_\_\_\_\_ Job Title \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Gross Monthly Income \_\_\_\_\_ Bonus/Commission \_\_\_\_\_ per \_\_\_\_\_

Dates of Employment \_\_\_\_\_ to present \_\_\_\_\_ How Long in This Profession \_\_\_\_\_  
(month/year)

**Previous employment if present is less than 2 years.**

Name of Employer \_\_\_\_\_ Job Title \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Gross Monthly Income \_\_\_\_\_ Job Title \_\_\_\_\_

Dates of Employment \_\_\_\_\_ to \_\_\_\_\_ How Long in This Profession \_\_\_\_\_  
(month/year) (month/year)

**Assets:**

**NAME OF INSTITUTION** \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Checking Account # \_\_\_\_\_ Balance \$ \_\_\_\_\_

Savings Account # \_\_\_\_\_ Balance \$ \_\_\_\_\_

**NAME OF INSTITUTION** \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Checking Account # \_\_\_\_\_ Balance \$ \_\_\_\_\_

Savings Account # \_\_\_\_\_ Balance \$ \_\_\_\_\_

**NAME OF INSTITUTION** \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Checking Account # \_\_\_\_\_ Balance \$ \_\_\_\_\_

Savings Account # \_\_\_\_\_ Balance \$ \_\_\_\_\_

Stocks and Bonds Value \$ \_\_\_\_\_

Retirement (Vested) Value \$ \_\_\_\_\_

IRAs or Keogh Value \$ \_\_\_\_\_

Life Insurance Face Value \$ \_\_\_\_\_ Cash Value \$ \_\_\_\_\_

Automobiles: Yr. \_\_\_\_\_ Make \_\_\_\_\_ Model \_\_\_\_\_ Value \$ \_\_\_\_\_

Yr. \_\_\_\_\_ Make \_\_\_\_\_ Model \_\_\_\_\_ Value \$ \_\_\_\_\_

Yr. \_\_\_\_\_ Make \_\_\_\_\_ Model \_\_\_\_\_ Value \$ \_\_\_\_\_

Other Major Assets: (Description) \_\_\_\_\_ Value \$ \_\_\_\_\_

\_\_\_\_\_ Value \$ \_\_\_\_\_

**PERSONAL PROPERTY** (Any Assets Not Listed Above) \_\_\_\_\_ Value \$ \_\_\_\_\_

**Real Estate Owned:**

1. Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
Value \$ \_\_\_\_\_ Mortgage Balance \$ \_\_\_\_\_ P & I Amount \$ \_\_\_\_\_  
Taxes \$ \_\_\_\_\_ Insurance \$ \_\_\_\_\_ Renewal Date \_\_\_\_\_  
Sold \_\_\_\_\_ Pending Sale \_\_\_\_\_ Rented \_\_\_\_\_ Gross Rental Income \$ \_\_\_\_\_  
Mortgage Held By \_\_\_\_\_ Account # \_\_\_\_\_  
Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

2. Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
Value \$ \_\_\_\_\_ Mortgage Balance \$ \_\_\_\_\_ P & I Amount \$ \_\_\_\_\_  
Taxes \$ \_\_\_\_\_ Insurance \$ \_\_\_\_\_ Renewal Date \_\_\_\_\_  
Sold \_\_\_\_\_ Pending Sale \_\_\_\_\_ Rented \_\_\_\_\_ Gross Rental Income \$ \_\_\_\_\_  
Mortgage Held By \_\_\_\_\_ Account # \_\_\_\_\_  
Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

**Loan Information:**

**A property address is required. We are currently not accepting applications for pre-approvals.**

Loan Amount Requested \$ \_\_\_\_\_  
House Number \_\_\_\_\_ Street Name \_\_\_\_\_  
Purpose of Loan  
\_\_\_\_ Purchase      Legal Description \_\_\_\_\_  
\_\_\_\_ Refinance      \_\_\_\_ Cash Out      \_\_\_\_ No Cash Out  
Year Built \_\_\_\_\_ Year Purchased \_\_\_\_\_ Purchase Amount \_\_\_\_\_  
*Describe improvements made/to be made* \_\_\_\_\_  
\_\_\_\_\_

**Current Rental Information:**

Name & Address of Current Landlord \_\_\_\_\_  
\_\_\_\_\_  
Current Rent \$ \_\_\_\_\_

**Liabilities:**

Installment Debts (*Other than Real Estate*) Including Credit Cards

**CREDITOR** \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Account # \_\_\_\_\_ Balance \$ \_\_\_\_\_ Payment Amount \$ \_\_\_\_\_

**CREDITOR** \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Account # \_\_\_\_\_ Balance \$ \_\_\_\_\_ Payment Amount \$ \_\_\_\_\_

**CREDITOR** \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Account # \_\_\_\_\_ Balance \$ \_\_\_\_\_ Payment Amount \$ \_\_\_\_\_

**CREDITOR** \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Account # \_\_\_\_\_ Balance \$ \_\_\_\_\_ Payment Amount \$ \_\_\_\_\_

**CREDITOR** \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Account # \_\_\_\_\_ Balance \$ \_\_\_\_\_ Payment Amount \$ \_\_\_\_\_

**CREDITOR** \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Account # \_\_\_\_\_ Balance \$ \_\_\_\_\_ Payment Amount \$ \_\_\_\_\_

**ALIMONY/CHILD SUPPORT PAYMENT PER MONTH** \$ \_\_\_\_\_ to \_\_\_\_\_

If you answer "Yes" to any questions **a** through **i**, please use a continuation sheet for explanation.

---

	Applicant	Joint Applicant		Applicant	Joint Applicant
a. Are there any outstanding judgments against you?	_____	_____	f. Are you presently delinquent on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "yes," give details as described in the preceding question.	_____	_____
b. Have you been declared bankrupt within the past 7 years? If so, we need complete recorded bankruptcy papers and discharge.	_____	_____	g. Are you obligated to pay alimony, child support, or separate maintenance?	_____	_____
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	_____	_____	h. Is any part of the down payment borrowed?	_____	_____
d. Are you a party to a lawsuit?	_____	_____	i. Are you a co-maker or endorser on a note?	_____	_____
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? <i>(This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans and manufactured (mobile) home loans. If any, provide details, including date, name and address of lender, FHA or VA case number, if any, and reasons for the action.)</i>	_____	_____	j. Are you a U.S. citizen?	_____	_____
			k. Are you a permanent resident alien?	_____	_____
			l. Do you intend to occupy the property as your primary residence?	_____	_____

## Borrower Signature Authorization

### PART I – General Information

- |                |   |
|----------------|---|
| 1. Borrower(s) | 2. Lender Name and Address<br>The First National Bank in Sioux Falls<br>401 West 57th Street<br>Sioux Falls, SD 57106 |
| 3. Date        | 4. Loan Number  |

### PART II – Borrower Authorization

I hereby authorize THE FIRST NATIONAL BANK IN SIOUX FALLS, the “lender,” its Successor and/or Assigns, to verify my past and present employment earnings records, bank accounts, stock holding and any other asset balances that are needed to process my mortgage loan application. I further authorize THE FIRST NATIONAL BANK IN SIOUX FALLS (the “lender”), its Successors and Assigns, to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. The lender and/or HUD/FHA (if applicable) may also verify property documentation obtained during the processing of my loan. It is understood that a photocopy of this form will also serve as authorization.

The information the lender obtains is only to be used in the processing of my application for a mortgage loan, or in the event my loan is selected for a Quality Credit audit.

### PART III – Authorization for Credit Information

I hereby expressly authorize release of my credit information and any other appropriate data the Credit Bureau of Sioux Falls, Inc. may require to complete the mortgage credit report. A photostatic copy of the authorization for information will suffice in place of the original.

### Signature Authorization for PART II and Part III

\_\_\_\_\_  
APPLICANT

\_\_\_\_\_  
DATE

\_\_\_\_\_  
JOINT APPLICANT

\_\_\_\_\_  
DATE

**PRIVACY ACT NOTICE:** This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

**RIGHT TO FINANCIAL PRIVACY ACT CERTIFICATION:** The Department of Housing and Urban Development certifies, in compliance with the right to Financial Privacy Act of 1978, that in connection with this request for access to financial records, it is in compliance with the applicable provisions of said Act.

Thomas T. Demery  
Assistant Secretary for Housing  
Federal Housing Commissioner

**DISCLOSURE OF RIGHT TO RECEIVE COPY OF AN APPRAISAL:** You have the right to a copy of the appraisal report used in connection with your loan application for credit. If you wish a copy, please write to us at the mailing address listed above. We must hear from you no later than 90 days after we notify you about the action taken on your credit application, or you withdraw your application.

## 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. You may select one or more designations for "Race." The law provides that a lender may not discriminate on the basis of this information, or on whether you choose to furnish it. However, if you choose not to furnish the information and you have made this application in person, under federal regulations the lender is required to note ethnicity, race, and sex on the basis of visual observation or surname. If you do not wish to furnish the information, please check the appropriate box(es) below.

### Applicant:

I do not wish to furnish this information.

### Ethnicity:

- Hispanic or Latino  
 Not Hispanic or Latino

### Race:

- American Indian or Alaska Native  
 Asian  
 Black or African American  
 Native Hawaiian or Other Pacific Islander  
 White

### Sex:

Female     Male

Signature \_\_\_\_\_

Date \_\_\_\_\_

*Signatures are required of all applicants.*

### Joint Applicant:

I do not wish to furnish this information.

### Ethnicity:

- Hispanic or Latino  
 Not Hispanic or Latino

### Race:

- American Indian or Alaska Native  
 Asian  
 Black or African American  
 Native Hawaiian or Other Pacific Islander  
 White

### Sex:

Female     Male

Signature \_\_\_\_\_

Date \_\_\_\_\_

*Signatures are required of all applicants.*