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 Conventional Other (explain):
USDA/Rural Housing Service Mortgage Lender Case Number FHA Fixed Rate Other (explain):
ARM (type): Amount No. of Months Amortization GPM II. PROPERTY INFORMATION AND PURPOSE OF LOAN Legal Description of Subject Property (attach description if necessary) Year Built Purchase Refinance Other (explain): Purpose of Loan Construction Property will be: Secondary Construction-Permanent Investment Residence Complete this line if construction or construction-permanent loan. Year Lot Amount Existing Liens (a) Present Value of Lot (b) Cost of Improvements Total (a + b) Complete this line if this is a refinance loan. Describe Improvements ___ made ___ to be made Year Original Cost Amount Existing Liens Purpose of Refinance Acquired Title will be held in what Name(s) Manner in which Title will be held Estate will be held in: Fee Simple Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain) Borrower III. BORROWER INFORMATION Co-Borrov 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 Unmarried (include single, divorced, widowed) Dependents (not listed by Co-Borrower) no. | ages Unmarried (include single, divorced, widowed)

Dependents (not listed by Borrower) no. | ages Married Married Separated Present Address (street, city, state, ZIP) Own Rent_ Present Address (street, city, state, ZIP) Own 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) Own Rent_ __No. Yrs. Former Address (street, city, state, ZIP) Own Rent_ IV. EMPLOYMENT INFORMATION Yrs. on this job Name & Address of Employer Self Employed Self Employed Yrs. employed in this line of work/profession Yrs. employed in this line of work/profession Business Phone (incl. area code) Position/Title/Type of Business Business Phone (incl. area code) | Position/Title/Type of Business If employed in current position for less than two years or if currently employed in more than one position, complete the following: Self Employed Dates (from - to) Name & Address of Employer Self Employed Dates (from - to) Name & Address of Employer Monthly Income Monthly Income Position/Title/Type of Business Business Phone (incl. area code) | Position/Title/Type of Business Business Phone (incl. area code) Dates (from - to) Self Employed Dates (from - to) Self Employed Name & Address of Employer Name & Address of Employer

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Business Phone (incl. area code) Position/Title/Type of Business

Monthly Income

Business Phone (incl. area code)

Monthly Income

Position/Title/Type of Business

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	\$	\$

Net Rental Income							Mortgage Insurance			
Other (before completing, see							Homeowner Assn. Dues			
the notice in "describe other income." below.)							Other:			
Total	\$		\$		\$		Total	\$	\$	
	* Self Emp	oloyed Bor	rower(s) may be requ	uired to p	provide additions	al documenta	tion such as tax returns an	d financial statements.		
B/C B/C		Notic					e income need not be i se to have it considere	evealed if the d for repaying this loan.	Monthly A	ımount
				VI.	ASSETS AN	D LIABILIT	TIES			
the Statement can be me	aningfully and fair	ly present	ed on a combined l	oasis; otl	herwise, separa	ate Statemer		their assets and liabilities a quired. If the Co-Borrower so erson also. Completed		
ASSET	S	Ca	sh or Market					address and account numb		
Description			Value					al estate loans, alimony, ch lose liabilities, which will be		
Cash deposit toward pure	chase held by:	\$					of the subject property.	iose nabilities, writeri wiii be	satisfied upon	3416 01 166
						LIABILIT	IFS	Monthly Payment &	Unpa	aid
								Month's left to Pay	Balar	псе
List checking and savi	nas accounts be	low		Name	and address o	f Company		\$ Payment/Months	\$	
Name and address of Ba				1						
	,,									
				Acct. N	No.					
				Name	and address of	f Company		\$ Payment/Months	\$	
Acct. No.		\$		1		· company			"	
Name and address of Ba	ank COL or Cradi	t I Inion		1						
Name and address of Ba	ark, S&L, or Great	t Onion								
				Acct. N	No.					
				Name	and address o	f Company		\$ Payment/Months	\$	
Acct. No.		\$		1						
Name and address of Ba	ank, S&L, or Credi	t Union								
				Acct. N	No.					
				Name	and address o	f Company		\$ Payment/Months	\$	
Acct. No.		\$								
Name and address of Ba	ank, S&L, or Credi	t Union								
				Acct. N	No.					
				Name	and address o	f Company		\$ Payment/Months	\$	
Acct. No.		\$								
Stocks & Bonds (Compa & description)	ny name/number	\$								
				Acct. N	No.					
				Name	and address o	f Company		\$ Payment/Months	\$	
Life Insurance net cash v	/alue	\$								
Subtotal Liquid Assets		\$								
Real estate owned (ente	r market value	\$		1						
from schedule of real est	ate owned)			Acct. N	No.					
Vested interest in retirem	ent fund	\$		Name	and address o	f Company		\$ Payment/Months	\$	
Net worth of business(es	s) owned	\$		1		. ,				
(attach financial statemen	nt)									
Automobiles owned (make		\$								
				Acct. N		1/0	Mataina B	6		
Other Assets (itemize)		\$		Alimor Owed		rt/Separate	Maintenance Payments	\$		
				Job Re	elated Expense	child care	union dues, etc.)	\$		
				Total	Monthly Pay	ments		\$	1	
	Total Assets a.	\$		_	Worth	s		Total Liabilities b.	\$	
	. viui Asstis d.	IΨ		1 /		. ~		,	1.7	

VI. ASSETS AND LIABILITIES (cont.) Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.) Insurance Property Address (enter S if sold, PS if pending sale Type of Amount of Gross Mortgage Maintenance Net Taxes & Misc. or R if rental being held for income) Property Market Value Mortgages & Liens Rental Income Payments Rental Income Totals List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s): VII. DETAILS OF TRANSACTION VIII. DECLARATIONS If you answer "Yes" to any questions a through i, please use continuation a. Purchase price Borrower Co-Borrower sheet for explanation. b. Alterations, improvements, repairs c. Land (if acquired separately) Are there any outstanding judgments against you? d. Refinance (incl. debts to be paid off) Have you been declared bankrupt within the past 7 years? e. Estimated prepaid items Have you had property foreclosed upon or given title or deed in lieu f. Estimated closing costs thereof in the last 7 years? g. PMI, MIP, Funding Fee Are you a party to a lawsuit? h. Discount (if Borrower will pay) Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial 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.) i. Total costs (add items a through h) j. Subordinate financing k. Borrower's closing costs paid by Seller Are you presently deliquent or in default on any Federal debt or any I. Other Credits (explain) other loan, mortgage, financial obligation, bond, or loan guarantee? Are you obligated to pay alimony, child support, or separate maintenance? Is any part of the down payment borrowed? Are you a co-maker or endorser on a note? Are you a U.S. citizen? m. Loan amount Are you a permanent resident alien? (exclude PMI, MIP, Funding Fee financed) Do you intend to occupy the property as your primary residence? n. PMI, MIP, Funding Fee financed o. Loan amount (add m &n) Have you had an ownership interest in a property in the last three years? (1) What type of property did you own--principal residence (PR), second home (SH), or investment property (IP)? p. Cash from/to Borrower (subtract j, k, I & o from i) (2) How did you hold title to the home--solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)? 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 seg.; (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 not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) 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 and 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 reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation 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 as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature. 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 business purpose through any source, including a source named in this application or a consumer reporting Borrower's Signature Co-Borrower's Signature Date X X. 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 not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.) CO-BORROWER BORROWER I do not wish to furnish this information I do not wish to furnish this information Hispanic or Latino Not Hispanic or Latino Ethnicity: Ethnicity: Hispanic or Latino Not Hispanic or Latino Race American Indian or Alaska Native Race American Indian or Alaska Native Black or African American Asian White Black or African American Asian White Native Hawaiian or Other Pacific Islander Native Hawaiian or Other Pacific Islander Sex: Female Sex: Male Male Female To be Completed by Loan Originator: This information was provided In a face-to-face interview In a telephone interview By the applicant and submitted by fax or mail By the applicant and submitted via e-mail or the Internet Loan Originator's Signature Loan Originator's Name (print or type) Loan Originator Identifier Loan Originator's Phone Number (including area code) Leigh Anne Hoss 1567824 870-836-4400 Loan Origination Company's Name Loan Origination Company Identifier Loan Origination Company's Address River Valley Community Federal Credit Union 652314 340 Cash Road SW, Camden, AR 71701

Use this continuation sheet if you need more space to complete the Residential Loan Application. Borrower: Agency Case Number: Co-Borrower or C for Co-Borrower. Co-Borrower.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OBTAINING CREDIT

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 obtains credit.

What this means for you: When you obtain credit, 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.

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

NOTICE TO MARRIED APPLICANTS: No provision of any marital property agreement, unilateral statement under §766.59, Wis. Stats., or court decree under §766.70 adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted or an open-end credit plan is entered into, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision.

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	