

Mortgage Application

Applying with this form is easy! Simply fill it out using Adobe Reader (or similar software). If you get interrupted or want to finish it later, use the "Save As" command, and save a copy to your desktop. Any information you've filled in will be saved until you're ready to complete the form.

Once you've finished the form, print it and mail it to:

Union Bank & Trust Co.
 Attn: Mortgage Loans
 P.O. Box 82535
 Lincoln, NE 68501-2535

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for: VA FHA Conventional Other: _____ Individual Credit (no initials required) Joint Credit (please initial) _____
 \$ _____ \$ _____
 Loan Amount Loan Term (15 or 30 years) Purchase Price

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Purpose of Loan: Purchase Refinance Other: _____ Property will be: Primary Residence Secondary Residence Investment

Subject Property

Complete the next line if this is a refinance loan.

\$ _____
 Total Amount of Existing Liens (include 1st mortgage and 2nd mortgage/home equity) Purpose of Refinance

III. BORROWER INFORMATION

Borrower			Co-Borrower		
Name (first, middle initial, last)			Co-Borrower's Name (first, middle initial, last)		
Date of Birth	Social Security #		Date of Birth	Social Security #	
Email	Home Phone (w/ area code)		Email	Home Phone (w/ area code)	
Employer (Self-Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No)	# of Yrs.	Work Phone (incl. area code)	Employer (Self-Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No)	# of Yrs.	Work Phone (incl. area code)
Present Address (street, city, state, ZIP)		<input type="checkbox"/> Own <input type="checkbox"/> Rent # of Yrs.	Present Address (street, city, state, ZIP)		<input type="checkbox"/> Own <input type="checkbox"/> Rent # of Yrs.

IV. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Current Combined Monthly Housing Expense	
Base Empl. Income*	\$ _____	\$ _____	\$ _____	Rent (monthly)	\$ _____
Overtime	\$ _____	\$ _____	\$ _____	First Mortgage (P&I)	\$ _____
Bonuses	\$ _____	\$ _____	\$ _____	Other Financing (P&I)	\$ _____
<i>Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.</i>				Taxes & Insurance	\$ _____
Other Income	\$ _____	\$ _____	\$ _____		
<i>Alimony, Child Support, Social Security, Pension, Military, etc.</i>					
Total	\$ _____	\$ _____	\$ _____	Total	\$ _____

*Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Continue to Page 2 of the Mortgage Application. Remember to sign where indicated. Thank you.

V. ASSETS AND LIABILITIES

ASSETS List checking and savings accounts below.		LIABILITIES Exclude mortgage payments. Include installment loans, credit cards, student loans, car loans, or any other revolving debt.		
Name of Bank, S&L, or Credit Union	Balance	Company Name	Monthly Pmt. (\$Pmt./Mos.)	Unpaid Balance
Name of Bank, S&L, or Credit Union	Balance	Company Name	Monthly Pmt. (\$Pmt./Mos.)	Unpaid Balance
Name of Bank, S&L, or Credit Union	Balance	Company Name	Monthly Pmt. (\$Pmt./Mos.)	Unpaid Balance
Name of Bank, S&L, or Credit Union	Balance	Company Name	Monthly Pmt. (\$Pmt./Mos.)	Unpaid Balance
Stocks/Mutual Funds (non-Retirement)	Balance	Company Name	Monthly Pmt. (\$Pmt./Mos.)	Unpaid Balance
Stocks/Mutual Funds (non-Retirement)	Balance	All Other Monthly Payments (<i>include child support, alimony, etc.</i>)		Amount
Total Assets \$		Total Monthly Payments \$		

Real Estate Owned

Primary Residence Address	Present Market Value	Amount of Mortgages & Liens	Mortgage Payments
Investment Addresses	Present Market Value	Amount of Mortgages & Liens	Mortgage Payments
Second Home Address	Present Market Value	Amount of Mortgages & Liens	Mortgage Payments

VI. DECLARATIONS

Are you a first time homebuyer? Yes No I/We authorize Union Bank & Trust Co. to obtain a credit report for qualification purposes. Yes No

VII. ACKNOWLEDGEMENTS & 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 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 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 agency.

X	X
Borrower's Signature	Co-Borrower's Signature
Date	Date

VIII. 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).

BORROWER <input type="checkbox"/> I do not wish to furnish this information.	CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information.
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male