



Your locally owned community bank

DENALI STATE BANK



Equal Housing Lender
MEMBER FDIC

CONSUMER REAL ESTATE LOAN APPLICATION

(DSB Rev. 3/09)

By submitting this application, you certify that everything stated herein is correct. You also authorize us to check your credit and employment history. USA PATRIOT ACT - To help the government fight the funding of terrorism and money laundering activities, the USA Patriot Act, a Federal Law, requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account, including business accounts. What this means for you: we will ask for a government issued, photo ID that will allow us to identify you.

Amount Requested: _____ **Term Requested:** _____ **Auto Pay:** Yes, DSB Acct# _____ No

Specific Loan Purpose: _____

Collateral Offered: _____

Insurance Company: _____ **Insurance Agent:** _____

Would you like optional Payment Protection Insurance: Yes No **Desired Monthly Payment Day :** _____

PROPERTY INFORMATION

Subject Property Address: _____

Subject Property Legal Description: _____

Subject Property is or will be used as: Primary Residence Second Home Investment Property/Rental

Current Mortgage Balance(s) : \$ _____ **Current Mortgage Holder(s):** _____

Current Owner(s) of Property:
(Please Note: If married and subject property is the family home, spouse will be required to sign Deed of Trust pursuant to Alaska Statute 34.15.010)

APPLICANT

CO-APPLICANT

Full Legal Name (PLEASE INCLUDE MIDDLE NAME)

Physical Address

City State Zip

Mailing Address (if different than Physical Address)

City State Zip

Home Phone Cell Phone Work Phone

Social Security Number Date of Birth

Marital Status
 Married Separated Unmarried (Including single, divorced, and widowed)

Email Address:

Name of nearest relative not living with you Relationship

Address Phone Number

EMPLOYMENT INFORMATION

Employer How Long Yrs. in the same field

Position/Title (If Military, Grade & Rotation Date) Gross Monthly Income

*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.

*Source of Other Monthly Income Other Monthly Income

ASSETS

Balance or Value

LIABILITIES

Monthly Payment

Current Balance

Total Checking & Savings \$ Rent \$

Total Investments (IRA's, Stocks, Bond & Retirement funds) \$ Total Revolving Debt (Credit Cards) \$

Total Auto's and Recreational Vehicle Values \$ Total Installment Debt (Auto's Etc.) \$

Total Real Estate Values \$ Total Real Estate Debt \$

Other Assets \$ Other Monthly Debts \$

Total Assets (A) \$ **Total Monthly Payments \$**

Do you have other credit applications pending? Yes No **Total Liabilities (Sum of all balances) (B) \$**

Are You Party to a Lawsuit? Yes No

Do you have current or paid judgments against you? Yes No

Have you ever filed for Bankruptcy? If Yes, Date: _____ **NET WORTH (A) Minus (B) \$**

IMPORTANT: DO NOT SIGN THIS FORM UNTIL YOU CAREFULLY READ IT AND UNDERSTAND ITS CONTENT

Purpose:
You have submitted an application for a loan. In connection with your loan application, Lender may be soliciting, offering to sell, or will sell you an insurance product or annuity. Federal law requires Lender to provide you with following disclosures.

- Credit Disclosure:**
- Lender, as a condition of granting you a loan, cannot require that you purchase an insurance product or annuity from Lender or any of its affiliates.
 - Lender, as a condition granting you a loan, cannot require your agreement not to obtain or prohibit you from obtaining an insurance product or annuity from an unaffiliated entity.

The undersigned hereby declare and represent that they have read the foregoing Application, that all statements made therein are complete and true to their knowledge, that all financial and credit information of value to the consideration of this Loan Request has been given and that the statements are made and information given as an inducement to the Lender to grant the Loan for which this Application is made. The Applicant(s) authorize the Lender, or his Agent, to verify the information contained herein and to make such additional normal inquires as reasonably may be related to or associated with this Application, from credit bureaus and from employers, creditors, and references listed on this Application, and agree that such information, along with this Application, shall remain the Lender's property. The undersigned acknowledge receipt of the Personal Privacy Statement.

We are applying for Joint Credit. Please initial: _____ Applicant _____ Co-Applicant

X _____ X _____
Applicant's Signature Date Co-Applicant's Signature Date

FOR LENDER'S USE ONLY

To be Completed by Interviewer This application was taken by: <input type="checkbox"/> Face to Face Interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet <input type="checkbox"/> Fax	Interviewer's Name (Print or Type)	Name & Address of Interviewer's Employer Denali State Bank 119 N. Cushman Street, P.O. Box 74568 Fairbanks, AK 99707-4568
	Interviewer's Signature _____ Date _____	
	Interviewer's Phone Number (Include Area Code) (907) 456-1400	

Applicant I.D. Verified By:	I.D. Type/Number	State	Issue Date	Expiration Date
Co-Applicant I.D. Verified By:	I.D. Type/Number	State	Issue Date	Expiration Date

If the purpose of your loan is either for HOME IMPROVEMENT, or to PURCHASE A HOME or to REFINANCE AN EXISTING MORTGAGE, please read the following information for Government Monitoring Purposes.

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 laws 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 neither discriminate on the basis of this information, nor 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 MARK THE BOX PROVIDED BELOW

<p>BORROWER <input type="checkbox"/> I DO NOT WISH TO FURNISH THIS INFORMATION</p> <p>Ethnicity:(Select Only One) <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino</p> <p>Race: (Select One or More)</p> <p><input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian</p> <p><input type="checkbox"/> Black or African American <input type="checkbox"/> White</p> <p><input type="checkbox"/> Native Hawaiian or Other Pacific Islander</p> <p>Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female</p>	<p>BORROWER <input type="checkbox"/> I DO NOT WISH TO FURNISH THIS INFORMATION</p> <p>Ethnicity:(Select Only One) <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino</p> <p>Race: (Select One or More)</p> <p><input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian</p> <p><input type="checkbox"/> Black or African American <input type="checkbox"/> White</p> <p><input type="checkbox"/> Native Hawaiian or Other Pacific Islander</p> <p>Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female</p>
---	---

