

**BANK OF LOUISIANA
101 SOUTH THIRD STREET
LOUISIANA, MO 63353
(573) 754-5517**

Thank you for considering Bank of Louisiana for your mortgage needs. We are looking forward to the opportunity to serve you. Listed below is a simple checklist to aid you in gathering information necessary for us to process your mortgage loan request. By providing the requested information, you will allow us to expedite the loan process and provide you with a decision in a minimal amount of time. Please do not hesitate to give us a call with any questions at (573) 754-5517.

THE APPLICATION

Please complete the application in its entirety, providing name(s), addresses, account numbers, and balances (if applicable), employers (2 years minimum), assets (checking, savings, etc.) and liabilities (loans).

FINANCIAL STATEMENTS

- Most recent personal income tax return (complete 1040) along with W-2's
- YTD pay stubs covering the past 30 days
- Bank Statements for all accounts

If you are self-employed:

- Three years company tax returns
- YTD Financial Statement for the Company (most recent quarter)

ADDITIONAL INFORMATION

PURCHASES

- Sales contract with original signatures of buyer and seller
- Real estate company, agent's name, address, and phone numbers
- Homeowners insurance on the property being purchased with yearly premium amount
- Estimate of annual taxes
- Copy of cancelled check for earnest money

REFINANCE

- Current homeowners insurance policy with yearly premium amount
- Copy of existing title insurance policy (if available)
- Survey (if available)
- Assessed value of home and/or copy of paid real estate tax receipt for the most recent tax year

CONSTRUCTION LOANS

- Copy of legal description or copy recorded Warranty Deed
- Set of plans/blueprints
- Cost Breakdown
- Contract with builder

Please contact one of our mortgage lenders and they will be happy to set up an appointment with you to discuss your application. You will need to bring the completed application and supporting documentation along with a **check in the amount of \$23.00** payable to Bank of Louisiana. This fee will go toward the cost of the mortgage credit report.

THE FINANCING OF YOUR HOME IS A MAJOR STEP IN HOME OWNERSHIP AND WE WILL MAKE EVERY EFFORT TO HANDLE YOUR REQUEST IN AN EFFICIENT AND PROFESSIONAL MANNER.

BANK OF LOUISIANA

101 SOUTH THIRD ST, LOUISIANA, MISSOURI 63353

AUTHORIZATION TO RELEASE INFORMATION

TO WHOM IT MAY CONCERN:

I/We have applied for a mortgage loan from Bank of Louisiana. As part of the application process, Bank of Louisiana may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.

I/We authorize you to provide Bank of Louisiana, and to any investor to whom Bank of Louisiana may sell my mortgage, and any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank money market, and similar account balances, credit history; and copies of income tax returns.

Bank of Louisiana or any investor that purchases the mortgage may address this authorization to any party named in the loan application.

A copy of this authorization may be accepted as an original.

Your prompt reply to Bank of Louisiana or the investor that purchased the mortgage is appreciated.

Date _____

Date _____

Borrower's Signature

Borrower's Signature

Date of Birth

Date of Birth

Social Security #

Social Security #

Request for Transcript of Tax Return

▶ Request may be rejected if the form is incomplete or illegible.

Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can also call 1-800-829-1040 to order a transcript. If you need a copy of your return, use Form 4506, Request for Copy of Tax Return. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number on tax return or employer identification number (see instructions)
2a If a joint return, enter spouse's name shown on tax return.	2b Second social security number if joint tax return
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code	
4 Previous address shown on the last return filed if different from line 3	
5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax information.	

Caution. If the transcript is being mailed to a third party, ensure that you have filled in line 6 and line 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy.

6 **Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶

- a **Return Transcript**, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days
- b **Account Transcript**, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days.
- c **Record of Account**, which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days

7 **Verification of Nonfiling**, which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days

8 **Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2007, filed in 2008, will not be available from the IRS until 2009. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days

Caution. If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9 **Year or period requested.** Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, either husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note.** For transcripts being sent to a third party, this form must be received within 120 days of signature date.

Telephone number of taxpayer on line 1a or 2a

Sign Here	Signature (see instructions)	Date	
	Title (if line 1a above is a corporation, partnership, estate, or trust)		
	Spouse's signature	Date	

NOTICE OF RIGHT TO RECEIVE COPY OF APPRAISAL

FROM:

BANK OF LOUISIANA
101 South Third Street
Louisiana, MO 63353

TO:

Loan Number:

Notice Date:

Property Address:

You have the right to a copy of the appraisal report used in connection with your application for credit. If you wish to receive a copy, please write to us at the mailing address we have provided.

Contact:

Lender/Broker: Bank of Louisiana
Address: 101 South Third Street, Louisiana, Missouri 63353
Phone: (573) 754-5517

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.

In your letter, give us the following information: loan or application number, if known, date of application, name of loan applicant, property address, and your current mailing address.

SIGNATURES. By signing below, you acknowledge receipt of a copy of this Notice of Right to Receive Copy of Appraisal.

_____ Date _____

Individually

_____ Date _____

Individually

SERVICING DISCLOSURE STATEMENT

LENDER

BANK OF LOUISIANA
101 South Third Street
Louisiana, MO 63353

BORROWER

Date

Loan Number

Property Address

NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED.

You are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2601 et seq.). RESPA gives you certain rights under Federal law. This statement describes whether the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest, and escrow payments, if any, as well as sending any monthly or annual statements, tracking account balances, and handling other aspects of your loan. You will be given advance notice before a transfer occurs.

Servicing Transfer Information

We may assign, sell, or transfer the servicing of your loan while the loan is outstanding.

FEDERAL CREDIT APPLICATION INSURANCE DISCLOSURE

I have applied for an extension of credit with you. You are soliciting, offering, or selling me an insurance product or annuity in connection with this extension of credit. **FEDERAL LAW PROHIBITS YOU FROM CONDITIONING THE EXTENSION OF CREDIT ON EITHER:**

- 1. My purchase of an insurance product or annuity from you or from any of your affiliates; or
- 2. My agreement not to obtain, or a prohibition on me from obtaining, an insurance product or annuity from an unaffiliated entity.

By signing, I acknowledge that I have received a copy of this form on today's date. Unless this disclosure is provided electronically or I have applied for credit by mail, I also acknowledge that you have provided this disclosure to me orally.

BORROWER:

_____ Date _____
Individually

_____ Date _____
Individually

FACTS**WHAT DOES Bank of Louisiana
DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and payment history
- credit history and credit scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Bank of Louisiana chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Bank of Louisiana share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 573-754-5517 or go to www.bola.cc

Who we are

Who is providing this notice?

Bank of Louisiana

What we do

How does Bank of Louisiana protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

We restrict access to personal information to those employees who need to know that information to provide products or services to you.

How does Bank of Louisiana collect my personal information?

We collect your personal information, for example, when you

- open an account or apply for a loan
- pay your bills or use your debit card
- make deposits or withdrawals from your account

We also collect your personal information from others, such as credit bureaus or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Bank of Louisiana does not share with our affiliates.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Bank of Louisiana does not share with nonaffiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Bank of Louisiana doesn't jointly market.*

Other important information

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			
Mortgage Applied for: <input type="checkbox"/> VA <input type="checkbox"/> Conventional <input type="checkbox"/> Other (explain): _____		Agency Case Number _____	Lender Case Number _____
<input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service			
Amount \$ _____	Interest Rate % _____	No. of Months _____	Amortization Type: <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): _____ <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type): _____
II. PROPERTY INFORMATION AND PURPOSE OF LOAN			
Subject Property Address (street, city, state & ZIP) _____			No. of Units _____
Legal Description of Subject Property (attach description if necessary) _____			Year Built _____
Purpose of Loan: <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): _____ <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent		Property will be: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment	
Complete this line if construction or construction-permanent loan.			
Year Lot Acquired _____	Original Cost \$ _____	Amount Existing Liens \$ _____	(a) Present Value of Lot \$ _____
			(b) Cost of Improvements \$ _____
			Total (a + b) \$ _____
Complete this line if this is a refinance loan.			
Year Acquired _____	Original Cost \$ _____	Amount Existing Liens \$ _____	Purpose of Refinance _____
			Describe Improvements: <input type="checkbox"/> made <input type="checkbox"/> to be made
			Cost: \$ _____
Title will be held in what Name(s) _____		Manner in which Title will be held _____	Estate will be held in: <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date) _____
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain) _____			
Borrower		Co-Borrower	
III. BORROWER INFORMATION			
Borrower's Name (include Jr. or Sr. if applicable) _____		Co-Borrower's Name (include Jr. or Sr. if applicable) _____	
Social Security Number _____	Home Phone (incl. area code) _____	DOB (mm/dd/yyyy) _____	Yrs. School _____
<input type="checkbox"/> Married (include registered domestic partners) <input type="checkbox"/> Separated	Dependents (not listed by Co-Borrower) no. _____	<input type="checkbox"/> Married (include registered domestic partners) <input type="checkbox"/> Separated	Dependents (not listed by Borrower) no. _____
<input type="checkbox"/> Unmarried (include single, divorced, widowed)		<input type="checkbox"/> Unmarried (include single, divorced, widowed)	
Present Address (street, city, state, ZIP) _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____		Present Address (street, city, state, ZIP) _____ <input type="checkbox"/> Own <input type="checkbox"/> 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) _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____		Former Address (street, city, state, ZIP) _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____	
Borrower		Co-Borrower	
IV. EMPLOYMENT INFORMATION			
Name & Address of Employer _____ <input type="checkbox"/> Self Employed		Name & Address of Employer _____ <input type="checkbox"/> Self Employed	
Yrs. on this job _____		Yrs. on this job _____	
Yrs. employed in this line of work/profession _____		Yrs. employed in this line of work/profession _____	
Position/Title/Type of Business _____		Position/Title/Type of Business _____	
Business Phone (incl. area code) _____		Business Phone (incl. area code) _____	
If employed in current position for less than two years or if currently employed in more than one position, complete the following:			
Name & Address of Employer _____ <input type="checkbox"/> Self Employed		Name & Address of Employer _____ <input type="checkbox"/> Self Employed	
Dates (from - to) _____		Dates (from - to) _____	
Monthly Income \$ _____		Monthly Income \$ _____	
Position/Title/Type of Business _____		Position/Title/Type of Business _____	
Business Phone (incl. area code) _____		Business Phone (incl. area code) _____	
Name & Address of Employer _____ <input type="checkbox"/> Self Employed		Name & Address of Employer _____ <input type="checkbox"/> Self Employed	
Dates (from - to) _____		Dates (from - to) _____	
Monthly Income \$ _____		Monthly Income \$ _____	
Position/Title/Type of Business _____		Position/Title/Type of Business _____	
Business Phone (incl. area code) _____		Business Phone (incl. area code) _____	

CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION

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

Borrower:	
Co-Borrower:	

Agency Case Number:	
Lender Case Number:	

Under California Civil Code 1812.30(j) "Credit applications for the obtainment of money, goods, labor, or services shall clearly specify that the applicant, if married, may apply for a separate account."

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	

CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION

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

Borrower:	Agency Case Number:
Co-Borrower:	Lender Case Number:

ADDITIONAL LIABILITIES

Name and address of Company	Name and address of Company
Acct. no. Monthly Payment & Months Left to Pay \$ /	Acct. no. Monthly Payment & Months Left to Pay \$ /
Unpaid Balance \$	Unpaid Balance \$
Name and address of Company	Name and address of Company
Acct. no. Monthly Payment & Months Left to Pay \$ /	Acct. no. Monthly Payment & Months Left to Pay \$ /
Unpaid Balance \$	Unpaid Balance \$
Name and address of Company	Name and address of Company
Acct. no. Monthly Payment & Months Left to Pay \$ /	Acct. no. Monthly Payment & Months Left to Pay \$ /
Unpaid Balance \$	Unpaid Balance \$
Name and address of Company	Name and address of Company
Acct. no. Monthly Payment & Months Left to Pay \$ /	Acct. no. Monthly Payment & Months Left to Pay \$ /
Unpaid Balance \$	Unpaid Balance \$
Name and address of Company	Name and address of Company
Acct. no. Monthly Payment & Months Left to Pay \$ /	Acct. no. Monthly Payment & Months Left to Pay \$ /
Unpaid Balance \$	Unpaid Balance \$
Name and address of Company	Name and address of Company
Acct. no. Monthly Payment & Months Left to Pay \$ /	Acct. no. Monthly Payment & Months Left to Pay \$ /
Unpaid Balance \$	Unpaid Balance \$
Name and address of Company	Name and address of Company
Acct. no. Monthly Payment & Months Left to Pay \$ /	Acct. no. Monthly Payment & Months Left to Pay \$ /
Unpaid Balance \$	Unpaid Balance \$
Name and address of Company	Name and address of Company
Acct. no. Monthly Payment & Months Left to Pay \$ /	Acct. no. Monthly Payment & Months Left to Pay \$ /
Unpaid Balance \$	Unpaid Balance \$

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