



CONSUMER LOAN APPLICATION

This application is designed to be completed by the borrower(s) with the lender's assistance.

Check One: Individual. Relying solely on Borrower's income.
 Joint. Borrower(s) intend to apply for joint credit. (initials) _____

The Co-Borrower section and all other Co-Borrower questions should be completed to the extent possible if: (1) Co-Borrower will be jointly obligated with Borrower on the loan; (2) Borrower will be relying on income or assets of the Co-Borrower as a basis for repayment of the loan; (3) Borrower is relying on income from alimony, child support or separate maintenance from the Co-Borrower or other party; or (4) Borrower is married to the Co-Borrower and resides in, or the property is located in, a community property State. If Borrower is married, Borrower's spouse need not be jointly obligated with Borrower on the loan and need not sign as a Co-Borrower unless Item (2) above applies or unless the spouse's signature is required under State law to create a valid lien, pass clear title or waive inchoate rights to property.

Lender

Lincoln Federal Savings Bank of Nebraska
8400 Maddox Drive, Lincoln, NE 68520

Loan Origination Company: **422057**
 Loan Originator: Robyn Drudik: **2496544**

Terms of Account Requested

Amount of Credit \$	Initial Advance \$	Type of Loan <input type="checkbox"/> Fixed Rate <input type="checkbox"/> ARM (type): <input type="checkbox"/> Other:	
Term in Months	Interest Rate %	Purpose <input type="checkbox"/> HELOC <input type="checkbox"/> Bridge <input type="checkbox"/> Equity <input type="checkbox"/> Mod <input type="checkbox"/> HI <input type="checkbox"/> Other:	

Property Information

Address	Year Built	Date Purchased	Present Value \$	Balance Owing \$
---------	------------	----------------	---------------------	---------------------

Title in Names(s) of:	Name and Address of Insurance Carrier
-----------------------	---------------------------------------

Mortgage Holder Name:

Borrower

Co-Borrower

Full Name		Full Name	
Social Security Number	Email Address	Social Security Number	Email Address
Phone Number Cell Home Both	Date of Birth	Phone Number Cell Home Both	Date of Birth
Dependents (not listed by Co-Borrower) No.	Ages	Dependents (not listed by Borrower) No.	Ages
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated		<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated	
Present Address (Street, City, State, Zip) <input type="checkbox"/> Own <input type="checkbox"/> Rent # Yrs.		Present Address (Street, City, State, Zip) <input type="checkbox"/> Own <input type="checkbox"/> Rent # Yrs.	
Previous Address (Complete if less than 2 years at present address) (Street, City, State, Zip) <input type="checkbox"/> Own <input type="checkbox"/> Rent #Yrs.		Previous Address (Complete if less than 2 years at present address) (Street, City, State, Zip) <input type="checkbox"/> Own <input type="checkbox"/> Rent #Yrs.	
Employer Name & Address <input type="checkbox"/> Self Employed		Employer Name & Address <input type="checkbox"/> Self Employed	
Employer Phone Number	Years Employed	Employer Phone Number	Years Employed
Position/Title	Type of Business	Position/Title	Type of Business
Are there any unsatisfied judgments against you? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, to whom?		Are there any unsatisfied judgments against you? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, to whom?	
In the last 10 years, have you been declared bankrupt? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, where?		In the last 10 years, have you been declared bankrupt? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, where?	
Are you a party to any lawsuits? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please explain.		Are you a party to any lawsuits? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please explain.	
Are you a co-maker or guarantor on any loan or contract? <input type="checkbox"/> Yes <input type="checkbox"/> No		Are you a co-maker or guarantor on any loan or contract? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Did you ever have credit in any other name? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, what name?		Did you ever have credit in any other name? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, what name?	
Have you previously had credit with us? <input type="checkbox"/> Yes <input type="checkbox"/> No		Have you previously had credit with us? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Are you a US Citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No		Are you a US Citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No	

Income			
Gross Monthly Income	Borrower	Co-Borrower	Total
Base Earnings	\$	\$	\$
Overtime	\$	\$	\$
Bonuses	\$	\$	\$
Commissions	\$	\$	\$
Dividends/Interest	\$	\$	\$
Net Rental Income	\$	\$	\$
Other (before completing, see Notice below)	\$	\$	\$
	\$	\$	\$
Total	\$	\$	\$

Notice: Income from Alimony, Child Support or Maintenance Payments need not be revealed if the Borrower or Co-Borrower does not choose to have it considered for repaying this loan.

B/C	Description of Other Income	Monthly Amount
		\$
		\$

Assets

Cash Accounts

Name of Institution	Account Type	Account Number	Balance
			\$
			\$
			\$
			\$

Stocks & Bonds

Number of Shares & Description	Value	Face Value	Cash Value
	\$	\$	\$
	\$	\$	\$

Life Insurance

Vehicles			Other Assets	
Make and Model	Year	Value	Description	Value
		\$		\$
		\$		\$

Real Estate Owned

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes, Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
		\$	\$	\$	\$	\$	\$
		\$	\$	\$	\$	\$	\$
Totals		\$	\$	\$	\$	\$	\$

Total Assets \$

Liabilities

List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary.

Purpose	(A) – Applicant, (CA) – Co-Applicant, (JT) - Jointly		Account Number	Monthly Payment	Unpaid Balance
	Name and Address of Creditor				
				\$	\$
				\$	\$
				\$	\$
				\$	\$
				\$	\$
Total Debts				\$	\$

Agreement

The undersigned acknowledges that the loan requested by this application will be secured by a mortgage or deed of trust on the property described herein, and represent that the property will not be used for any illegal or restricted purpose, and that all statements made in this application are true and are made for the purpose of obtaining the loan. By signing below, I authorize you to check my credit and employment history, to have a consumer credit report prepared on me for the purpose of evaluating this application for credit, and to answer questions others may ask you about my credit record with you. I understand that I must update this credit information at your request or if my financial condition changes. The original or a copy of this application will be retained by the lender, even if the loan is not granted.

I acknowledge receipt of the Home Equity Brochure and the lender's Home Equity disclosure statement on today's date.

Borrower _____ Date _____ Co-Borrower _____ Date _____

This application was taken by: Face-to-face interview Mail Telephone Internet Date Application Received: _____

Interviewer Name: _____ Interviewer Signature _____ NMLS: _____

Demographic Information Addendum.

This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Ethnicity: Check one or more

- Hispanic or Latino
 Mexican Puerto Rican Cuban
 Other Hispanic or Latino – *Print origin:*

_____ *For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.*

- Not Hispanic or Latino
 I do not wish to provide this information

Sex

- Female
 Male
 I do not wish to provide this information

Race: Check one or more

- American Indian or Alaska Native – *Print name of enrolled or principal tribe:* _____
 Asian
 Asian Indian Chinese Filipino
 Japanese Korean Vietnamese
 Other Asian – *Print race:* _____
For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.

- Black or African American
 Native Hawaiian or Other Pacific Islander
 Native Hawaiian Guamanian or Chamorro Samoan
 Other Pacific Islander – *Print race:*

_____ *For example: Fijian, Tongan, and so on.*

- White
 I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? NO YES
Was the sex of the Borrower collected on the basis of visual observation or surname? NO YES
Was the race of the Borrower collected on the basis of visual observation or surname? NO YES

The Demographic Information was provided through:

- Face-to-Face Interview (includes Electronic Media w/ Video Component) Telephone Interview Fax or Mail Email or Internet

Borrower Name: _____

Demographic Information Addendum. This section asks about your ethnicity, sex, and race.**Demographic Information of Co-Borrower**

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Ethnicity: Check one or more

- Hispanic or Latino
 Mexican Puerto Rican Cuban
 Other Hispanic or Latino – *Print origin:*

_____ *For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.*

- Not Hispanic or Latino
 I do not wish to provide this information

Sex

- Female
 Male
 I do not wish to provide this information

Race: Check one or more

- American Indian or Alaska Native – *Print name of enrolled or principal tribe:* _____
 Asian
 Asian Indian Chinese Filipino
 Japanese Korean Vietnamese
 Other Asian – *Print race:* _____
For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.
 Black or African American
 Native Hawaiian or Other Pacific Islander
 Native Hawaiian Guamanian or Chamorro Samoan
 Other Pacific Islander – *Print race:*

_____ *For example: Fijian, Tongan, and so on.*

- White
 I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? NO YES
Was the sex of the Borrower collected on the basis of visual observation or surname? NO YES
Was the race of the Borrower collected on the basis of visual observation or surname? NO YES

The Demographic Information was provided through:

- Face-to-Face Interview (*includes Electronic Media w/ Video Component*) Telephone Interview Fax or Mail Email or Internet

Borrower Name: _____