

# Credit Authorization

1. To all consumer-reporting agencies and to all creditors and depositories of the undersigned:

Please be advised that the undersigned, and each of them, has made application to:

**SOUTHWEST MISSOURI BANK**

requesting an extension of credit to the undersigned. Therefore, the undersigned, and each of them, hereby authorizes you to provide credit report and/or a disclosure to Lender or any agent or assignee. The undersigned also authorizes you to disclose your deposit or credit experiences with the undersigned to Lender or to third parties.

2. In addition, the undersigned, and each of them, hereby authorizes Lender to disclose to any third party, or any agent or employee thereof, information regarding the deposit or credit experience with any of the undersigned.

3. A photographic or carbon copy of this authorization bearing a photographic or carbon copy of the signature(s) of the undersigned may be deemed to be equivalent to the original hereof and may be used as a duplicate original.

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Borrower

Date

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Co-Borrower

Date

# Borrower's Certification & Authorization

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## Certification

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The undersigned certify the following:

1. I/We have applied for a mortgage loan from **SOUTHWEST MISSOURI BANK**.  
In applying for the loan.  
I/We completed a loan application containing various information on the purposes of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application with the employer and/or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that **SOUTHWEST MISSOURI BANK** reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

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## Authorization to Release Information

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To Whom It May Concern:

1. I/We have applied for a mortgage loan from **SOUTHWEST MISSOURI BANK**.  
As part of the application process, **SOUTHWEST MISSOURI BANK** 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.
2. I/We understand and agree that **SOUTHWEST MISSOURI BANK** reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. **SOUTHWEST MISSOURI BANK** or any investor that purchases the mortgage may address this authorization to any party names in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to **SOUTHWEST MISSOURI BANK** or the investor that purchased the mortgage is appreciated.

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Date

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Date

Social Security Number:

Social Security Number:

# Disclosure Notices

Borrower(s):	Property Address:
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## Occupancy Statement

This is to certify that I/we **do** intend to occupy the subject property as it is my/our . I/We hereby certify under penalty of U.S. Criminal Code Section 1010 Title 18 U.S.C., that the above statement submitted for the purpose of obtaining mortgage insurance under the National Housing Act is true and correct.

## Fair Credit Reporting Act

An investigation will be made as to the credit standing of all individuals seeking credit in this application. The nature and scope of any investigation will be furnished to you upon written request made within a reasonable period of time. In the event of denied credit due to an unfavorable consumer report, you will be advised of the identity of the Consumer Reporting Agency making such report and of right to request within sixty (60) days the reason for the adverse action, pursuant to provisions of section 615(b) of the Fair Credit Reporting Act.

## Equal Credit Opportunity Act

The Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. Income which you receive as alimony, child support, or separate maintenance need not be disclosed to this creditor unless you choose to rely on such sources to qualify for the loan. Income from these and other sources, including part-time or temporary employment, will not be discounted by this lender because of your sex or marital status. However, we will consider very carefully the stability and probable continuity of any income you disclose to us. The Federal Agency that administers compliance with this law concerning this creditor is:

**FEDERAL DEPOSIT INSURANCE CORPORATI  
CONSUMER RESPONSE CENTER 1100 Walnut St, Box #11  
Kansas City, MO 64106**

## Right to Financial Privacy Act

I/We acknowledge that this is notice to me/us as required by the Right to Financial Privacy Act of 1978 that the Veterans Administration (in the case of a VA Loan) or Department of Housing and Urban Development (in the case of an FHA Loan) has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to me/us. Financial records involving my/our transactions will be available to the VA (in the case of a VA Loan) or to HUD (in the case of an FHA Loan) without further notice or authorization but will not be disclosed or released to another government agency or department without my/our consent, except as required or permitted by law.

## Information Disclosure Authorization

I/We hereby authorize you to release to **SOUTHWEST MISSOURI BANK** for verification purposes, information concerning:

- Employment History, dates, title(s), income, hours worked, etc.
- Banking (checking & savings) account of record
- Mortgage loan rating, (opening date, high credit, payment amount, loan balance and payment)
- Any information deemed necessary in connection with consumer credit report for real estate transaction

This information is for the confidential use of this lender in compiling a mortgage loan credit report. A copy of this authorization may be deemed to be the equivalent of the original and may be used as a duplicate original.

## Anti-Coercion Statement

The insurance laws of this state provide that the lender may not require the applicant to take insurance through any particular insurance agent or company to protect the mortgaged property. The applicant, subject to the rules adopted by the Insurance Commissioner, has the right to have the insurance placed with an insurance agent or company of his choice, provided the company meets the requirements of the lender. The lender has the right to designate reasonable financial requirements as to the company and the adequacy of the coverage.

I have read the foregoing statement, or the rules of the Insurance Commissioner relative thereto, and understand my rights and privileges and those of the lender relative to the placing of such insurance. I have selected the following agencies to write the insurance covering the property described above:

## Flood Insurance Notification

Federal regulations require us to inform you that the property used as security for this loan is located in an area identified by the U.S. Secretary of Housing & Urban Development as having special flood hazards and that in the event of damage to the property caused by flooding in a federally-declared disaster, federal disaster relief assistance, if authorized, will be available for the property.

At the closing you will be asked to acknowledge your receipt of this information. If you have any questions concerning this notice, kindly contact your loan officer.

**Important:** Please notify your insurance agent that the "loss payee" clause for the mortgagee on both the hazard and flood insurance must read as follows, unless otherwise advised:

## Consumer Handbook on Adjustable Rate Mortgages

I/We hereby acknowledge receipt from **SOUTHWEST MISSOURI BANK** of a copy of the book titled "Consumer Handbook on Adjustable Rate Mortgages" this information was prepared by the Board of Governors of the Federal Reserve System and the Office of Thrift Supervision.

I/We hereby certify that I/we have read the Notices set forth above and fully understand all of the above.

_____ Borrower	_____ Date	_____ Borrower	_____ Date
_____ Borrower	_____ Date	_____ Borrower	_____ Date

# USA Patriot Act Information Form

Loan Number: \_\_\_\_\_

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 every customer. When applying for a loan, applicants will be asked for their name, address, date of birth, and other information that will allow lenders to identify them. Applicants will also be asked to show their driver's license or other identifying documents.

**THE FOLLOWING CUSTOMER INFORMATION MUST BE OBTAINED TO BE IN COMPLIANCE WITH THE USA PATRIOT ACT  
THIS INFORMATION MUST BE RETAINED FOR FIVE YEARS AFTER THE ACCOUNT IS CLOSED.**

## Required Information

Borrower Name: \_\_\_\_\_

Co-Borrower Name: \_\_\_\_\_

Borrower Date of Birth: \_\_\_\_\_

Co-Borrower Date of Birth: \_\_\_\_\_

Borrower Current Physical Address: \_\_\_\_\_

Co-Borrower Current Physical Address: \_\_\_\_\_

Borrower Social Security Number: \_\_\_\_\_

Co-Borrower Social Security Number: \_\_\_\_\_

## Method of Identification for Borrower (Only One form of Verification is Required)

- (1) Driver's License: State: \_\_\_\_\_ DL #: \_\_\_\_\_ Issue Date: \_\_\_\_\_ Exp. Date: \_\_\_\_\_
- (2) Passport: #: \_\_\_\_\_ Country: \_\_\_\_\_ Issue Date: \_\_\_\_\_ Exp. Date: \_\_\_\_\_
- (3) Military ID: Country: \_\_\_\_\_ Exp. Date: \_\_\_\_\_
- (4) State ID: #: \_\_\_\_\_ Issue Date: \_\_\_\_\_ Exp. Date: \_\_\_\_\_
- (5) Green Card: Country: \_\_\_\_\_ #: \_\_\_\_\_ Exp. Date: \_\_\_\_\_
- (6) Immigration Card: Country: \_\_\_\_\_ #: \_\_\_\_\_ Exp. Date: \_\_\_\_\_
- (7) Gov't ID (Visa): #: \_\_\_\_\_ Exp. Date: \_\_\_\_\_ Gov't Branch: \_\_\_\_\_
- (8) Other Document: \_\_\_\_\_ Issue Date: \_\_\_\_\_ Exp. Date: \_\_\_\_\_

## Method of Identification for Co-Borrower (Only One form of Verification is Required)

- (1) Driver's License: State: \_\_\_\_\_ DL #: \_\_\_\_\_ Issue Date: \_\_\_\_\_ Exp. Date: \_\_\_\_\_
- (2) Passport: #: \_\_\_\_\_ Country: \_\_\_\_\_ Issue Date: \_\_\_\_\_ Exp. Date: \_\_\_\_\_
- (3) Military ID: Country: \_\_\_\_\_ Exp. Date: \_\_\_\_\_
- (4) State ID: #: \_\_\_\_\_ Issue Date: \_\_\_\_\_ Exp. Date: \_\_\_\_\_
- (5) Green Card: Country: \_\_\_\_\_ #: \_\_\_\_\_ Exp. Date: \_\_\_\_\_
- (6) Immigration Card: Country: \_\_\_\_\_ #: \_\_\_\_\_ Exp. Date: \_\_\_\_\_
- (7) Gov't ID (Visa): #: \_\_\_\_\_ Exp. Date: \_\_\_\_\_ Gov't Branch: \_\_\_\_\_
- (8) Other Document: \_\_\_\_\_ Issue Date: \_\_\_\_\_ Exp. Date: \_\_\_\_\_

## Resolution of Any Discrepancy

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Completed By: \_\_\_\_\_ Date: \_\_\_\_\_



## **Right to Receive a Copy of Appraisal Report**

*"You"* means Applicant; and *"We"* means Creditor

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close.

You may pay for an additional appraisal for your own use at your own cost.

**FACTS****WHAT DOES SOUTHWEST MISSOURI BANK  
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
- **Payment history**
- **Credit history**

and **Account balances**  
and **Account transactions**  
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 **SOUTHWEST MISSOURI BANK** chooses to share; and whether you can limit this sharing.

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

**Questions?**

Call **800-943-8488** or go to [www.smbonline.com](http://www.smbonline.com)

Who we are	
Who is providing this notice?	<b>SOUTHWEST MISSOURI BANK</b>
What we do	
How does <b>SOUTHWEST MISSOURI BANK</b> 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.
How does <b>SOUTHWEST MISSOURI BANK</b> collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>▪ <b>Open an account</b> or</li> <li>▪ <b>Deposit Money</b> or</li> <li>▪ <b>Pay your bills</b> or</li> <li>▪ <b>Apply for a loan</b> or</li> <li>▪ <b>Use your credit or debit card</b></li> </ul>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>▪ sharing for affiliates' everyday business purposes — information about your creditworthiness</li> <li>▪ affiliates from using your information to market to you</li> <li>▪ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <b>SOUTHWEST MISSOURI BANK has no affiliates.</b></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <b>SOUTHWEST MISSOURI BANK does not share with nonaffiliates so they can market to you.</b></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>▪ <b>SOUTHWEST MISSOURI BANK does not jointly market.</b></li> </ul>
Other important information	