Kearney Trust Company 310 W. 92 Hwy Kearney, MO 64060 Phone Number: (816) 628-6666 NMLS #423039

Kearney Trust Company Mortgage Loan Originators (MLOs)

Scott Robert Middleton President NMLS #454375

Daniel Joseph Wilmes Vice President NMLS #454377

Daniel Jonard Goodroad Loan Officer NMLS #1848370 Barry Wayne Bishop Vice President NMLS #454373

Larry Charles Lenhart Vice President NMLS #514340

**Chelsea Marie Brammer Loan Officer** NMLS # 1996826

## **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 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 M	IORTGAGE AND TERMS	OF LOAN			
Applied for:	nventional Other (explain):		Agency Case Number	Lender Case Number		
	nterest Rate No. of Months A	Mortization Fixed Ra	te Other (explain):	I		
\$	%	ype: GPM	ARM (type):			
	II. PROPERTY INF	ORMATION AND PURPO	OSE OF LOAN	<u></u>		
Subject Property Address (street, city	r, state & ZIP)			No. of Units		
Legal Description of Subject Propert	ty (attach description if necessary)			Year Built		
Purpose of Loan Purchase	Construction Construction-Permanent	Other (explain):	Property will be: Primary Residence	Secondary Residence		
	on or construction-permanent loar	n.				
Year Lot Acquired	Amount Existing Liens	(a) Present Value of Lot s	(b) Cost of Improvements	Total (a + b) s		
Complete this line if this is a ref	finance loan.	\$	Ŷ	Ŷ		
Year Acquired	Amount Existing Liens	Purpose of Refinance	Describe Improvements	made to be made		
\$	\$	Ma	Cost: \$	Estate will be held in:		
Title will be held in what Name(s)		IVIa	nner in which Title will be held			
Source of Down Payment, Settleme	ent Charges, and/or Subordinate Finar	ncing (explain)		Fee Simple Leasehold (show expiration date)		
	Borrower III. BO	ORROWER INFORMATIO	N Co-Borrowe	r		
Borrower's Name (include Jr. or Sr.	if applicable)	Co-Borrower's	Name (include Jr. or Sr. if applic	able)		
Social Security Number Home Phone	ne (incl. area code) DOB (mm/dd/yyyy)	Yrs. Social Security	Number Home Phone (incl. are	a code) DOB Yrs. (mm/dd/yyyy) School		
Married Unmarried (inclue divorced, widow		Borrower) Married Separated	Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower) no. ages		
Present Address (street, city, state, ZIP	P Own Rent		s (street, city, state, ZIP)	n Rent No. Yrs.		
Mailing Address, if different from Pr	resent Address	Mailing Addres	s, if different from Present Addr	ess		
If residing at present address fo	or less than two years, complete	the following:				
Former Address (street, city, state, ZIP)		Earmar Address	s (street, city, state, ZIP)			
	′ └── Own └── Rent	_ No. Yrs.	o (siteet, bity, state, 211 ) Ow			
Name & Address of Employer	Vra on th	IPLOYMENT INFORMATIO	a of Employer	Vra on this job		
Name & Address of Employer	Self Employed Yrs. on th		Self Er	nployed Yrs. on this job		
	Yrs. employed of work/pro	in this line ofession		Yrs. employed in this line of work/profession		
Position/Title/Type of Business	Business Phone (incl. a	area code) Position/Title/T	ype of Business	Business Phone (incl. area code)		
If employed in current position f	for less than two years or if curre	ently employed in more th	nan one position, complete t	he following:		
Name & Address of Employer	Self Employed Dates (from	m - to) Name & Addres	ss of Employer Self Er	nployed Dates (from - to)		
	Monthly Ir \$	ncome		Monthly Income		
Position/Title/Type of Business	Business Phone (incl. a	area code) Position/Title/T	ype of Business	Business Phone (incl. area code)		
Name & Address of Employer	Self Employed Dates (from	m - to) Name & Addres	ss of Employer Self Er	nployed Dates (from - to)		
	Monthly Ir \$	ncome		Monthly Income		
Position/Title/Type of Business	ې Business Phone (incl. a	area code) Position/Title/T	ype of Business	२ Business Phone (incl. area code)		

	V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed	
Base Empl. Income*	\$	\$	\$	Rent	\$		
Overtime				First Mortgage (P&I)		\$	
Bonuses				Other Financing (P&I)			
Commissions				Hazard Insurance			
Dividends/Interest				Real Estate Taxes			
Net Rental Income				Mortgage Insurance			
Other (before completing,				Homeowner Assn. Dues			
see the notice in "describe other income," below)				Other:			
Total	\$	\$	\$	Total	\$	\$	

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

Describe Other Income Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B)

B/C	B/C or Co-Borrower (C) does not choose to have it considered for repaying this loan.				
		\$			
	VI. ASSETS AND LIABILITIES				

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

Sect. no.       s       LLABILITIES       Monthly Payment & Upped Balance       Unped Balance         Name and address of Bank, S&L, or Credit Union       4       4       4       4         Name and address of Bank, S&L, or Credit Union       4       4       4       4         Name and address of Bank, S&L, or Credit Union       4       4       4       4         Name and address of Bank, S&L, or Credit Union       4       4       4       4         Name and address of Bank, S&L, or Credit Union       4       4       4       4         Name and address of Bank, S&L, or Credit Union       5       5       4       4       4         Name and address of Bank, S&L, or Credit Union       5       5       4       4       4       4         Name and address of Bank, S&L, or Credit Union       5       4 <t< th=""><th>ASSETS Description</th><th>Cash or Market Value</th><th colspan="5">Liabilities and Pledged Assets. 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. Indicate by (*) those liabilities, which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.</th></t<>	ASSETS Description	Cash or Market Value	Liabilities and Pledged Assets. 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. Indicate by (*) those liabilities, which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.				
List checking and savings accounts below     Acct rop.     Peyment/Months	Cash deposit toward purchase held by.	\$			Unpaid Balance		
Name and address of Bank, S&L, or Credit Union     Acct: ro:     Payment/Months         Name and address of Bank, S&L, or Credit Union     Acct: ro: <ul> <li>Acct: ro:</li> <li>Name and address of Company</li> <li>Payment/Months</li> <li< td=""><td colspan="2"></td><td>Name and address of Company</td><td>\$ Payment/Months</td><td>\$</td></li<></ul>			Name and address of Company	\$ Payment/Months	\$		
Acct. ro.         s           Name and address of Bank, S&L, or Credit Union         Acct. ro.           Acct. ro.         Acct. ro.           Name and address of Bank, S&L, or Credit Union         Name and address of Company         Payment/Months         Image: Solution of Company           Name and address of Bank, S&L, or Credit Union         Name and address of Company         Payment/Months         Image: Solution of Company           Name and address of Bank, S&L, or Credit Union         Name and address of Company         Payment/Months         Image: Solution of Company           Name and address of Bank, S&L, or Credit Union         Image: Solution of Company         Payment/Months         Image: Solution of Company           Name and address of Bank, S&L, or Credit Union         Image: Solution of Company         Payment/Months         Image: Solution of Company           Name and address of Bank, S&L, or Credit Union         Image: Solution of Company         Payment/Months         Image: Solution of Company         Payment/Months         Image: Solution of Company         Payment/Months         Image: Solution of Company         Image: Solution of Compan	List checking and savings accounts b	elow					
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Acct. no.     s       Name and address of Company	Name and address of Bank, S&L, or Cred	t Union					
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Acct. no.     6       Name and address of Bank, S&L, or Credit Union     Acct. no.       Acct. no.     Acct. no.       Acct. no.     s       Stocks & Bonds (Company name/number & description)     \$       Stocks & Bonds (Company name/number & description)     \$       Acct. no.     Name and address of Company       Name and address of Company     \$ Payment/Months       Acct. no.     Name and address of Company       Name and address of Company     \$ Payment/Months       Acct. no.     Name and address of Company       Name and address of Company     \$ Payment/Months       Subtotal Liquid Assets     \$       Subtotal Liquid Assets     \$       Acct. no.     Acct. no.       Vested Interest in retirement fund     \$       Act. no.     Acct. no.	Name and address of Dank, S&L, of Cred						
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Net worth of business(es) owned [attach financial statement] Automobiles owned (make and year)	from schedule of real estate owned)	Ş	Acct. no.				
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S     Acct. no.       Alimony/Child Support/Separate Maintenance Payments Owed to:     \$       Other Assets (itemize)     \$       Job-Related Expense (child care, union dues, etc.)     \$       Total Monthly Payments     \$	Net worth of business(es) owned (attach financial statement)	\$					
Alimony/Child Support/Separate Maintenance       \$         Other Assets (itemize)       \$         Job-Related Expense (child care, union dues, etc.)       \$         Total Monthly Payments       \$         Net Worth       \$	Automobiles owned (make and year)	\$					
Payments Owed to:     \$       Other Assets (itemize)     \$       Job-Related Expense (child care, union dues, etc.)     \$       Total Monthly Payments     \$			Acct. no.				
Job-Related Expense (child care, union dues, etc.) Total Monthly Payments \$ Net Worth			Alimony/Child Support/Separate Maintenance Payments Owed to:	\$			
Net Worth	Other Assets (itemize)	\$		\$			
Net Worth			Total Monthly Payments				
	Total Accosts a	<u>^</u>	Net Worth	1	*		

			VI. ASSETS AND L	IABILITIES (cont)	d)			
Schedule of Real Estate Owned (If additional	prope	rties ar	e owned, use continu	ation sheet.)				
Property Address (enter S if sold, PS if pending s or R if rental being held for income)		Type of Property		Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
			\$	\$	\$	\$	\$	\$
		Totals	\$	\$	\$	\$	\$	\$
List any additional names under which cred Alternate Name	it has	previo		and indicate appr Creditor Name	opriate credito		account numb Account Numbe	

VII. DETAILS OF TRANS	ACTION	VIII. DECLARATIONS		
a. Purchase price	\$	If you answer "Yes" to any questions a through i, please	orrower	Co-Borrower
b. Alterations, improvements, repairs			s No	Yes No
c. Land (if acquired separately)		a. Are there any outstanding judgments against you?		
d. Refinance (incl. debts to be paid off)		b. Have you been declared bankrupt within the past 7 years?		
e. Estimated prepaid items		c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?		
f. Estimated closing costs		d. Are you a party to a lawsuit?		
g. PMI, MIP, Funding Fee		<ul> <li>e. Have you directly or indirectly been obligated on any loan which re transfer of title in lieu of foreclosure, or judgment? (This would include)</li> </ul>		
h. Discount (if Borrower will pay)		mortgage loans, SBA loans, home improvement loans, educational	loans, i	manufactured
i. Total costs (add items a through h)		(mobile) home loans, any mortgage, financial obligation, bond, or loa provide details, including date, name, and address of Lender,	n guaran	tee. If "Yes,"
j. Subordinate financing		FHA or VA case number, if any, and reasons for the action.)		
k. Borrower's closing costs paid by Seller		f. Are you presently delinquent or in default on any Federal debt or		
I. Other Credits (explain)		any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding guestion.		
		g. Are you obligated to pay alimony, child support, or separate maintenance?	1 M	
		h. Is any part of the down payment borrowed?		
		i. Are you a co-maker or endorser on a note?		
		j. Are you a U.S. citizen?		
		k. Are you a permanent resident alien?		
m. Loan amount (exclude PMI, MIP, Funding Fee financed)		I. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.		
n. PMI, MIP, Funding Fee financed		m. Have you had an ownership interest in a property in the last three years?		
o. Loan amount (add m & n)		(1) What type of property did you own principal residence (PR), second home (SH), or investment property (IP)?		
p. Cash from/to Borrower		<ul> <li>(2) How did you hold title to the home - solely by yourself (S), jointly with your spouse (SP), or jointly with another person</li> </ul>		
(subtract j, k, I & o from i)		(O)?		
	IX. ACKN	OWLEDGEMENT AND 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 the 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 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 become delinquent, the Lender 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, relating 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 indirect as an electronic record of this application are and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan asserted with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns may, relati

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.

Borrower's Signature	Date	Co-Borrowe	r's Signature	Date	
х		x			
To be Completed by Loan Originator:					
This information was provided:	face-to-face interview	interview By the applicant and submitted by fax or mail			
	telephone interview	By the applic	ant and submitted via e-mail or the In	ternet	
Loan Originator's Signature			Date		
х					
Loan Originator's Name (print or type)	Loan Originator Iden	tifier	Loan Originator's Phone I	Number (including area code)	
Loan Origination Company's Name	Loan Origination Cor	npany Identifier	Loan Origination Compar	Loan Origination Company's Address	

CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION					
Use this continuation sheet if you need more space to complete the Residential Loan	Borrower:	Agency Case Number:			
Application. Mark <b>B</b> for Borrower or <b>C</b> for Co-Borrower.	Co-Borrower:	Lender Case Number:			

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		

## **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	Race: Check one or more
Hispanic or Latino Hispanic or Latino Hispanic or Latino - <i>Print origin:</i>	American Indian or Alaska Native - <i>Print name of enrolled or principal tribe:</i>
For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on. Not Hispanic or Latino I do not wish to provide this information Sex	Asian Asian Indian Chinese Filipino Japanese Korean Vietnamese Other Asian - <i>Print race:</i>
Female	
<ul> <li>All Male</li> <li>I do not wish to provide this information</li> </ul>	For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.         Black or African American         Native Hawaiian or Other Pacific Islander         Native Hawaiian in Guamanian or Samoan         Chamorro         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 visit Was the sex of the Borrower collected on the basis of visual of Was the race of the Borrower collected on the basis of visual o	oservation or surname?
The Demographic Information was provided through:	
☐ Face-to-Face Interview ☐ Telepho (includes Electronic Media w/Video Component)	one Interview 🗌 Fax or Mail 🔲 Email or Internet
Borrower Name:	

Uniform Residential Loan Application-Demographic Information Addendum Freddie Mac Form 65  $\bullet$  Fannie Mae Form 1003 Bankers Systems  $^{TM}$  VMP  $^{(\!R\!)}$  Wolters Kluwer Financial Services