

Kearney Trust Company

310 W. Highway 92

Kearney, MO 64060

Phone: (816) 628-6666

NMLS #423039

Kearney Trust Company Mortgage Loan Originators (MLOs):

Keith Eugene Doss

NMLS #454374

Barry Wayne Bishop

NMLS #454373

Scott Robert Middleton

NMLS #454375

Daniel Joseph Wilmes

NMLS #454377

Larry Charles Lenhart

NMLS #514340

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. **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.

Instructions: You may select one or more "Hispanic or Latino" origins and one or more designations for "Race". If you do not wish to provide some or all of this information, select the applicable check box.

Ethnicity

- Hispanic or Latino
 - Mexican Puerto Rican Cuban
 - Other Hispanic or Latino - *Enter origin:* _____

Examples Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc

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

Sex

- Female
- Male
- I do not wish to provide this information

Race

- American Indian or Alaska Native - *Enter name of enrolled or principal tribe* _____

- Asian
 - Asian Indian Chinese Filipino
 - Japanese Korean Vietnamese
 - Other Asian - *Enter Race* _____

Examples Hmong, Laotian, Thai, Pakistani, Cambodian, etc

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

Examples Fijian, Tongan, etc

- 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

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) _____ <input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service	Agency Case Number	Lender Case Number
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) _____	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)		

III. BORROWER INFORMATION

Borrower				Co-Borrower			
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	Social Security Number	Home Phone (incl area code)	DOB (mm/dd/yyyy)	Yrs School
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated	Dependents (not listed by Co-Borrower) no ages			<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated	Dependents (not listed by Borrower) no ages		
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							

IV. EMPLOYMENT INFORMATION

Borrower			Co-Borrower		
Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs on this job	Name & Address of Employer	<input type="checkbox"/> Self Employed	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	Business Phone (incl area code)		Position/Title/Type of Business	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	Dates (from - to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business	Business Phone (incl area code)		Position/Title/Type of Business	Business Phone (incl area code)	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business	Business Phone (incl area code)		Position/Title/Type of Business	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, see the notice in "describe other income," below)				Homeowner Assn Dues		
				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) or Co-Borrower (C) does not choose to have it considered for repaying this loan

B/C	Monthly Amount
	\$

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

Completed Jointly Not Jointly

ASSETS	Cash or Market Value	LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Description		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		
Cash deposit toward purchase held by	\$	Name and address of Company	\$ Payment/Months	\$
List checking and savings accounts below		Acct no		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct no	\$	Acct no		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct no	\$	Acct no		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct no	\$	Acct no		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct no	\$	Acct no		
Stocks & Bonds (Company name/number & description)	\$	Name and address of Company	\$ Payment/Months	\$
Life insurance net cash value	\$	Acct no		
Face amount \$		Name and address of Company	\$ Payment/Months	\$
Subtotal Liquid Assets	\$	Acct no		
Real estate owned (enter market value from schedule of real estate owned)	\$	Name and address of Company	\$ Payment/Months	\$
Vested interest in retirement fund	\$	Acct no		
Net worth of business(es) owned (attach financial statement)	\$	Name and address of Company	\$ Payment/Months	\$
Automobiles owned (make and year)	\$	Acct no		
Other Assets (itemize)	\$	Alimony/Child Support/Separate Maintenance Payments Owed to	\$	
		Job-Related Expense (child care, union dues, etc)	\$	
		Total Monthly Payments	\$	
Total Assets a.	\$	Net Worth (a minus b)	\$	Total Liabilities b.

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:

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	