



Citizens Bank of the Midwest

Consumer Application

I certify that this application is for:

- individual credit** - without a co-borrower or guaranty of another person or entity*
- joint credit** - with a person or entity who will also be contractually liable

Any future unwritten loan requests will be on the same application basis (either individual or joint) unless the bank is notified in writing prior to or at the time of the new application.

Please initial: **Applicant** _____ **Application Date** _____
 Co-applicant _____

* In the event Borrower(s) has previous credit with Lender whereby a Guarantor(s) was required, Borrower(s) is requesting the continuing Guaranty(ees) be considered for this loan application unless this box is checked:

TELL US ABOUT YOUR LOAN NEED

Purpose of Loan:	Amount of Loan Requested:	Payment Request: <input type="checkbox"/> Month <input type="checkbox"/> Annual <input type="checkbox"/> Other
Collateral:	Date of Payment:	Type of Loan: <input type="checkbox"/> Personal, Family or Household <input type="checkbox"/> Business or Investment
Marital Status (Complete only if applying for secured credit): Applicant: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated Co-applicant: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated		

TELL US ABOUT YOURSELF

Applicant Name:		Social Security Number:	
Driver's License Number:	Date of Birth:	Email Address:	Phone Number:
Cell Number:	<input type="checkbox"/> Rent <input type="checkbox"/> Own <input type="checkbox"/> Other	Rent/House Payment:	Age of Dependents:
Present Mailing Address AND Residence Street Address (If different):		Years and Months at Current Address:	
Previous Address:		Years and Months at Previous Address:	
Firm Name or Employer (Retired? <input type="checkbox"/> Yes <input type="checkbox"/> No):	Position or Military Rank:	Gross Pay or Pension: <input type="checkbox"/> Week <input type="checkbox"/> Month <input type="checkbox"/> Other	
Business Address:	Business Phone Number:	Length of Present Employment:	

Previous Employer Name and Address:	Business Phone Number:	Length of Previous Employment:
Other Sources of Income: <small>(Alimony, child support, or separate maintenance income need not be disclosed if you do not wish to have it considered as a basis of repaying this obligation)</small>		Amount Monthly:
Name of Most Closely Related Person Not Living With You:	Address of This Person:	Phone Number:
Name of Personal Reference (Non-relative):	Address of This Person:	Phone Number:

TELL US ABOUT YOUR LOAN CO-APPLICANT (If Applicable)

Co-applicant Name:		Present Mailing Address AND Residence Street Address:	
Social Security Number:	Date of Birth:	Email Address:	Driver's License Number:
Phone Number:		Cell Number:	
Firm Name or Employer (Retired? <input type="checkbox"/> Yes <input type="checkbox"/> No):	Position or Military Rank:	Gross Pay or Pension: <input type="checkbox"/> Week <input type="checkbox"/> Month <input type="checkbox"/> Other	
Business Address:	Business Phone Number:	Length of Present Employment:	
Other Sources of Income: <small>(Alimony, child support, or separate maintenance income need not be disclosed if you do not wish to have it considered as a basis of repaying this obligation)</small>		Amount Monthly:	
Name of Most Closely Related Person Not Living With You:	Address of This Person:	Phone Number:	
Name of Personal Reference (Non-relative):	Address of This Person:	Phone Number:	

TELL US ABOUT YOUR BANKING REFERENCES

Your Bank Is:	Other Financial Institutions Used:		
Services Presently Used:	<input type="checkbox"/> Checking Account	<input type="checkbox"/> Savings Account	<input type="checkbox"/> Loan
	<input type="checkbox"/> Safe Deposit	<input type="checkbox"/> Certificate of Deposit	<input type="checkbox"/> Other

Do you have any unsatisfied judgments against you or your co-applicant? <input type="checkbox"/> Yes <input type="checkbox"/> No		If yes, how much:
If you are obligated to pay alimony or child support, list monthly amount:	Are you paying under: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding	
Have you had a vehicle or merchandise repossessed in the past seven years? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Have you had a bankruptcy in the past 14 years? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, when:		
Have you ever been convicted of a felony? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, when:		

TELL US ABOUT YOUR INSURANCE

What insurance company do you use for your vehicle and home insurance?	Agent's Name, Address and Phone Number:

TELL US ABOUT YOUR FINANCIAL CONDITION

ASSETS (Items I Own)	Market Value	Liabilities (Items I Owe)	Payment	# of Mos.	Amount Owed
Cash On Hand		Notes Payable to Banks			
Deposits With Lender					
Other Banks or Credit Unions		Notes & Loans Payable to Others			
Stocks & Bonds Marketable Securities		Bank Credit Cards			
Others		Other Revolving Accounts			
Vehicles (Make and Model)		Vehicles Financed By			
Real Estate Residence		Real Estate Residence			
Unimproved Land		Unimproved Land			
Income Property(ies)		Income Property(ies)			

Other Assets Retirement Accounts		Other Liabilities (Describe)			
	Value of Business Owned				
	Other Assets and Personal Property				

Total Assets	\$	Total Liabilities	\$
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Have you ever signed for anyone?					
As a Co-signer on Notes or Contracts:		As a Guarantor on Notes and Contracts:		Other (Describe):	
<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
\$		\$		\$	
For Whom:					

Tell us about your other expenses					
Insurance Premiums:	<input type="checkbox"/> Month	Real Estate Taxes:	<input type="checkbox"/> Month	Other Taxes:	<input type="checkbox"/> Month
	<input type="checkbox"/> Annual		<input type="checkbox"/> Annual		<input type="checkbox"/> Annual
	<input type="checkbox"/> Other		<input type="checkbox"/> Other		<input type="checkbox"/> Other

SIGNATURE

I (we) hereby affirm that the information contained in this application, including the information on the reverse side, is true, complete and correct and that the lender is relying on this information if it makes the requested loan. Lender is authorized to make any investigation of my/our credit and/or employment status either directly or through any agency employed by lender. Lender may disclose to any other interested parties lender's experience with my/our account lender may keep this application even if it decides not to make the to me/us. The undersigned also acknowledges receipt of a copy of this application and the notice of right to request specific reason(s) for credit denial.

Applicant's Signature

Title

Date

Co-applicant's Signature (Where Applicable)

Title

Date

DISCLOSURES

NOTICE: The federal 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 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. The federal agency that administers compliance with this law concerning this creditor is:

**FDIC Consumer Response Center
1100 Walnut St. Box #11, Kansas City, MO 64106**

This information and the information provided on all accompanying financial statements and schedules is provided for the purpose of obtaining credit for the Applicant(s) or for the purpose of Applicant(s) guaranteeing credit for others. Applicant(s) acknowledge that representations made in this statement will be relied on by Creditor in its decision to grant such credit. This Statement is true and correct in every detail. Creditor is authorized to make all inquiries it deems necessary, either directly or through any agency employed by Lender for that purpose, to verify the accuracy of the information contained herein and to determine the creditworthiness of the Applicant(s). Applicant(s) will promptly notify Creditor of any subsequent changes which would affect the accuracy of this Statement. Creditor is further authorized to answer any questions about Creditor's credit experience with Applicant(s). Applicant(s) are aware that any knowing or willful false statements regarding the value of the above property for purposes of influencing the actions of Creditor can be a violation of Federal Law, 18 U.S.C. & 1014, and may result in a fine or imprisonment or both. By signing this Application, each Applicant declares that he/she has read and understands the Notice Section above and, if applicable, has received the Reg. B notification regarding denied credit and appraisal notice.

Appraisal Notice

NOTICE: If the collateral which will secure this loan is a 1-4 family residence, you have the right to a copy of the appraisal used in connection with your Application for credit. If you wish to have a copy, please write to us at the following mailing address: Citizens Bank of the Midwest 1515 Martin Springs Drive, Rolla, MO 65401. We must hear from you no later than ninety (90) days after we notify you about the action taken on your credit Application or no later than ninety (90) days after you withdraw your Application. Your written request must contain: Applicant's Name, Property Address, Branch Name where Application was taken, Application Date, and mailing instructions for the copy.

PLEASE RETURN COPIES OF THE INDICATED ITEMS TO COMPLETE THE APPLICATION PROCESS

- Past two years of signed business tax returns and business financial statement
- Business projection, one year with month to month projections, if applicable
- Two years signed personal tax return for each owner, including all schedules, K-1s and W-2s
- Current personal financial statement for each business owner
- For Line of Credit requests, include Accounts Receivable and Accounts Payable Aging Reports
- Copy of invoice or purchase order, if purchasing new equipment or vehicle
- Copy of contract, if purchasing real estate
- Copy of State or County Business Registration and/or all Business Entity related documents

NOTICE TO REQUEST STATEMENT OF REASONS: Should loan request be orally denied, you may request a statement of specific reasons for our decision. To obtain such a statement, please contact the person who denied your application within 60 days of the date of denial at 573-368-2076 or servicing@cbmw.bank. Upon receiving your request, we will within 30 days provide you with a statement of reasons. If we choose to provide the reasons orally, we will confirm them in writing within 30 days after we receive a written request from you for confirmation.

Citizens Bank of the Midwest reserves the right to request additional information.

BORROWER'S SIGNATURE AUTHORIZATION

Borrower(s) Name and Address	Lender Name and Address Citizens Bank of the Midwest 1515 Martin Springs Dr. Rolla, MO 65401
Subject Property Address	Lender Contact
	Lender Phone No.
Loan Number	Date

Borrower Authorization

I hereby authorize the Lender to verify my past and present employment earnings records, bank accounts, stock holdings and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.

The information the Lender obtains is only to be used in the processing of my application for a mortgage loan.

Borrower

Date

Co-Borrower

Date

The Borrower and/or Co-Borrower have applied for a HUD/FHA loan. The following "NOTICE TO BORROWERS" is required for HUD/FHA loan applications using the blanket authorization form.

NOTICE TO BORROWERS: This is notice to you as required by the Right to Financial Privacy Act of 1978 that HUD/FHA has a right of access to financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.



Authorization for Release of Payoff Information

Owner/Seller's Name:

Property Address:

Mortgage Company:

Social Security #:

Loan Number:

I authorize the above mentioned lender to release payoff information on my account and give authorization to fax/email payoff statement to:

Attention:

Email:

Citizens Bank of the Midwest

1515 Martin Springs Drive

Rolla, MO 65401

Ph.# 573-368-2076

Fax# 573-364-7935

Effective Date: _____ (please include the daily interest)

Borrower Signature

Date

1515 Martin Springs
Dr. Rolla, MO 65401
(573) 368-2076
(573) 364-7935 fax



Consent to Electronic Records

By signing below, you consent to receive your documents electronically via email. The term "documents" refers to any and all documents related to the mortgage loan application process, including but not limited to: the loan application, required disclosures, appraisals, etc. This agreement is legally binding and applies to all documents related to the particular transaction for which this consent was formulated.

By agreeing to this method, you give your consent to Citizens Bank of Newburg to provide you with an electronic version of your documents that may normally be sent by other means. The same terms and conditions apply to electronically delivered documents as those applicable to documents delivered in paper form. There is no additional cost if you choose to have your documents delivered via U.S. mail.

By agreeing to receive your documents electronically, you also agree to notify us:

- 1) Of any changes in your email address,
- 2) Of any errors or difficulties in receiving your electronic documents,
- 3) If you wish to stop receiving your documents electronically and receive via U.S. Mail, by either calling or writing us at:

Citizens Bank of the Midwest
1515 Martin Springs Drive
Rolla, MO 65401 (573) 368-2076
servicing@cbmw.bank

A paper copy of your documents may be requested at any time by contacting us at the above address or telephone number. We reserve the right to amend, suspend, or eliminate any or all aspects of this electronic delivery service at any time and will notify you of such changes.

Regulation requires you to consent electronically in a manner that reasonably demonstrates your ability to access information in the electronic form that will be used to provide the information that is the subject of the consent. By signing below you agree to also provide this consent electronically.

To view your documents:

It is necessary to have Adobe Acrobat Reader installed on your computer to view the documents. You can obtain a free copy of Adobe Acrobat Reader by visiting <http://acrobat.com> and downloading/installing Adobe Acrobat Reader. If using a mobile device, access the App store appropriate to the device Operating System to download a PDF Viewer application. Open the PDF attachments. You will be prompted for a password. The password will be provided to you via telephone call, FAX, or a separate email.

System requirements:

Intel Pentium IV or greater processor, Microsoft Windows 7; 1GB of RAM or greater, Browser with 128 bit encryption, Internet 11(latest update) or greater, Mozilla Firefox (latest version), or Google Chrome (latest version).

I/We have read and agree to the terms and conditions set forth in this consent for electronic delivery of my/our documents:

Borrower Date

Co-Borrower Date

Email address

Email address



FACTS

WHAT DOES CITIZENS BANK OF THE MIDWEST 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
- Account balances
- Payment history
- Credit history
- Overdraft history
- Credit card or other debt

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 Citizens Bank of the Midwest chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Citizens Bank of the Midwest 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	No	We don't share
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 573-368-2076 or go to www.cbmw.bank

What We Do	
How does Citizens Bank of the Midwest 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 also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
How does Citizens Bank of the Midwest collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account • Deposit money • Pay your bills • Apply for a loan • Use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • 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. See below for more on your rights under state law.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • <i>Citizens Bank of the Midwest has no affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • <i>Citizens Bank of the Midwest does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Citizens Bank of the Midwest doesn't jointly market.</i>
Other Important Information	
<p>For Alaska, Illinois, Maryland and North Dakota Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.</p> <p>For California Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.</p> <p>For Massachusetts, Mississippi and New Jersey Customers. We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.</p> <p>For Vermont Members/Customers.</p> <ul style="list-style-type: none"> • We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. • Additional information concerning our privacy policies can be found at www.cbmw.bank or call 573-368-2076. 	