

# 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
<b>TYPE OF MORTGAGE AND TERMS OF LOAN</b>	
Mortgage Applied for: <input type="checkbox"/> VA <input type="checkbox"/> Conventional <input type="checkbox"/> Other (explain):	Agency Case Number
<input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service	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
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Legal Description of Subject Property (attach description if necessary)	Year Built
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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
<input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	

**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)
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Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)

## III. BORROWER INFORMATION

Borrower's Name (include Jr. or Sr. if applicable)	Co-Borrower's Name (include Jr. or Sr. if applicable)
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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
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<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower) no. ages	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower) no. ages
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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.
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Mailing Address, if different from Present Address	Mailing Address, if different from Present Address
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**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.	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent ____ No. Yrs.
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## IV. EMPLOYMENT INFORMATION

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)
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**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)
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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)
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Loan Originator Company's Name	Loan Origination Company Identifier	Loan Origination Company's Address
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The purpose of collecting this information is to help ensure that all borrowers 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 borrowers for their demographic information (ethnicity, race, and sex) 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, race, and sex 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.

**Borrower:**

**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

**Race:** Check one or more

- American Indian or Alaskan 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:
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- 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

**Sex:**

- Female  
 Male  
 I do not wish to provide this information

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

Was the ethnicity of the borrower collected on the basis of visual observation or surname?

- Yes  
 No

Was the race of the borrower collected on the basis of visual observation or surname?

- Yes  
 No

Was the sex of the Borrower collected on the basis of visual observation or surname?

- Yes  
 No

**Co-Borrower:**

**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

**Race:** Check one or more

- American Indian or Alaskan 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

**Sex:**

- Female  
 Male  
 I do not wish to provide this information

Was the ethnicity of the co-borrower collected on the basis of visual observation or surname?

- Yes  
 No

Was the race of the co-borrower collected on the basis of visual observation or surname?

- Yes  
 No

Was the sex of the co-Borrower collected on the basis of visual observation or surname?

- Yes  
 No

**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**

# JEFF BANK MORTGAGE APPLICATION DISCLOSURE

Disclosures Relating to Application Cost and Processing:  
(In this disclosure, "you" and "your" refers to each applicant.)

Applicant(s):

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Lender:

Jeff Bank  
4864 State Route 52  
Jeffersonville, NY 12748

This disclosure contains important information for you regarding the fees you will be charged in connection with your application for a mortgage loan with Lender. It contains information regarding credit reports and the time at which the interest rate on your requested loan can be established. This Disclosure is NOT a commitment to make a loan to you.

**1. FEES.**

Application Fee:	<u>\$750.00</u>
Construction Application Fee:	<u>\$1,000.00</u>
Construction Special Application Fee:	<u>\$1,250.00</u>
Appraisal Fee (estimated):	<u>\$725.00</u>
Credit Report Fee (estimated):	<u>\$45.00</u>

**2. REFUNDABILITY OF FEES.** The application fee will only be refunded if required by law. The credit report fee and appraisal fee will not be refunded unless (1) your application is denied or withdrawn before respective service is obtained or (2) the law requires that it be refunded. If the actual cost of the fees is less than the estimated cost listed above, the lender will refund the excess to you at or prior to closing. If the actual cost is more than the estimated cost, you will have to pay the difference.

**3. LENDER CONTACT.** You may address any questions, comments, or complaints you have in connection with your mortgage loan application to:

JEFF BANK  
Main Office  
P.O. Box 398  
Jeffersonville, NY 12748  
(845) 482-4000 or your Lending Officer

If the above listed telephone number is not a toll free telephone number and if you live more than fifty (50) miles from our mortgage processing center, we will accept collect calls in regard to your application during normal business hours Monday through Friday.

**4. CREDIT REPORT INFORMATION.** You agree and understand that a credit report may be requested from one or more consumer agencies (credit bureaus) in connection with this application. If you request, you will be informed of (1) whether or not a consumer report was requested and (2) if it was, the name and address of the consumer reporting agency that furnished the report. You are further notified that subsequent consumer reports may be requested or utilized in connection with an update, renewal or extension of the loan you are requesting if it is determined that a subsequent consumer report is appropriate.

**5. MORTGAGE LOAN INTEREST RATE DISCLOSURE.**

The interest rate for this loan will be set at:

- Time of Application
- Time of commitment
- Closing
- Other

**6. SIGNATURES.** By signing below, you agree to the terms contained in this Disclosure and acknowledge receipt of a copy of this Disclosure on \_\_\_\_\_ (Date).

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Applicant



New York State law required the following disclosures in connection with your mortgage loan from Jeff Bank:

1. You may direct any complaints or inquiries regarding your mortgage loan or the servicing of your mortgage loan to us to the following address:

Jeff Bank  
4864 State Route 52  
PO Box 398  
Jeffersonville, NY 12748  
Attention: Mortgage Department

2. You may call us at 845-482-4000 to talk to a customer service representative about your mortgage loan or our servicing of your mortgage loan during regular business hours. If you are outside of the 845 calling area, you may call us collect.
3. You may file complaints about Jeff Bank with New York State Department of Financial Services at the following address:

New York State Department of Financial Services  
One State Street  
New York, NY 10004-1511

4. You may obtain further information from the New York State Department of Financial Services by calling the Department's Consumer Assistance Unit at 1-800-342-3636 or by visiting the Department's website at [www.dfs.ny.gov](http://www.dfs.ny.gov).

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Applicant

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Applicant





## ADJUSTABLE-RATE MORTGAGE LOAN PROGRAM DISCLOSURE

This disclosure describes the features of the adjustable-rate mortgage (ARM) program you are considering. It covers loans for which the interest rate and payment remain unchanged for the first seven 7 years (7/1 ARMs), 5 years (5/1 ARMs), 3 years (3/1 ARMs), or 1 year (1/1 ARMs). Information on other ARM programs is available upon request.

### Information Applicable to All ARM Loans

#### How Your Interest Rate and Payment Are Determined

- Your interest rate will be based on an index rate plus a margin
  - The interest rate will be based on the weekly average yield on United State Treasury securities adjusted to a constant maturity of 1 year (your index), plus our margin. Ask for our current interest rate and margin.
  - Information about the index is published weekly in the Wall Street Journal or in the Federal Reserve's Statistical Release H.15.
  - Your interest rate will equal the index rate plus our margin unless your interest rate "caps" limit the amount of change in the interest rate.
- Your payment will be based on the interest rate, loan balance, and remaining loan term.

#### Demand Feature

This loan program does not contain a demand feature.

For additional information on:

7/1 ARM Loans – See Below  
3/1 ARM Loans – See Page 2

5/1 ARM Loans – See Page 2  
1/1 ARM Loans – See Page 3

### Additional Information for 7/1 ARM Loans

#### How Your Interest Rate Can Change

- There is no change in your interest rate for the first 7 years. At the end of 7 years your interest rate can change yearly.
- Your interest rate cannot increase or decrease more than 2 percentage points (2%) at each adjustment.
- Your interest rate cannot increase more than 6 percentage points (6%) over the term of the loan.
- Your interest rate cannot decrease to less than 4.00 percentage points (4%) over the term of the loan.

#### How Your Payment Can Change

- There is no change in your payment for the first 7 years. At the end of 7 years your payment can change yearly based on changes in the interest rate.
- You will be notified at least 210, but no more than 240, days before the first payment at the adjusted level is due after the initial interest rate adjustment of the loan. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- You will be notified at least 60, but no more than 120, days before the first payment at the adjusted level is due after any interest rate adjustment resulting in a corresponding payment change. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- **Your monthly payment can increase or decrease substantially based on changes in the interest rate.**

#### Interest Rate and Payment Example

- For example, on a \$10,000 loan with an initial interest rate of 3.75%, in effect January 2015, the maximum amount that the interest rate can rise under this program is 6.00 percentage points, to 9.75%.
  - On a 30 year loan, the monthly payment can rise from a first-year payment of \$46.32 to a maximum of \$85.94 in the 11<sup>th</sup> year.

- On a 15 year loan, the monthly payment can rise from a first-year payment of \$72.72 to a maximum of \$105.95 in the 11<sup>th</sup> year.
- On a 10 year loan, the monthly payment can rise from a first-year payment of \$100.06 to a maximum of \$130.77 in the 10<sup>th</sup> year.
- To see what your payments would be, divide your mortgage amount by \$10,000; then multiply the monthly payment by the amount. For example, the monthly payment for a mortgage amount of \$60,000 would be:
  - On a 30 year loan:  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$46.32 = \$277.92$  per month.
  - On a 15 year loan:  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$72.72 = \$436.32$  per month.
  - On a 10 year loan:  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$100.06 = \$600.36$  per month.

#### Additional Information for 5/1 ARM Loans

##### How Your Interest Rate Can Change

- There is no change in your interest rate for the first 5 years. At the end of 5 years your interest rate can change yearly.
- Your interest rate cannot increase or decrease more than 2 percentage points (2%) at each adjustment.
- Your interest rate cannot increase more than 6 percentage points (6%) over the term of the loan.
- Your interest rate cannot decrease to less than 4.00 percentage points (4.00%) over the term of the loan.

##### How Your Payment Can Change

- There is no change in your payment for the first 5 years. At the end of 5 years your payment can change yearly based on changes in the interest rate.
- You will be notified at least 210, but no more than 240, days before the first payment at the adjusted level is due after the initial interest rate adjustment of the loan. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- You will be notified at least 60, but no more than 120, days before the first payment at the adjusted level is due after any interest rate adjustment resulting in a corresponding payment change. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- **Your monthly payment can increase or decrease substantially based on changes in the interest rate.**

##### Interest Rate and Payment Example

- For example, on a \$10,000 loan with an initial interest rate of 3.625%, in effect January 2015, the maximum amount that the interest rate can rise under this payment is 6.00 percentage points, to 9.625%
  - On a 30 year loan, the monthly payment can rise from a first-year payment of \$45.61 to a maximum of \$85.02 in the 9<sup>th</sup> year.
  - On a 15 year loan, the monthly payment can rise from a first-year payment of \$72.10 to a maximum of \$105.19 in the 9<sup>th</sup> year.
  - On a 5 year loan, the monthly payment can rise from a first-year payment of \$182.47 to a maximum of \$182.47 in the 5<sup>th</sup> year.
- To see what your payments would be, divide your mortgage amount by \$1,000; then multiply the monthly payment by that amount. For example, the monthly payment for a mortgage amount of \$60,000 would be:
  - On a 30 year loan:  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$45.61 = \$273.66$  per month.
  - On a 15 year loan:  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$72.10 = \$432.60$  per month.
  - On a 5 year loan:  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$182.47 = \$1,094.82$  per month.

#### Additional Information for 3/1 ARM Loans

##### How Your Interest Rate Can Change

- There is no change in your payment for the first 3 years. At the end of 3 years your payment can change yearly based on changes in the interest rate.
- Your interest rate cannot increase or decrease more than 2 percentage points (2%) at each adjustment.
- Your interest rate cannot increase more than 6 percentage points (6%) over the term of the loan.
- Your interest rate cannot decrease to less than 4.00 percentage points (4.00%) over the term of the loan.

##### How Your Payment Can Change

- There is no change in your payment for the first 3 years. At the end of 3 years your payment can change yearly based on changes in the interest rate.

- You will be notified at least 210, but no more than 240, days before the first payment at the adjusted level is due after the initial interest rate adjustment of the loan. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- You will be notified at least 60, but no more than 120, days before the first payment at the adjusted level is due after any interest rate adjustment resulting in a corresponding payment change. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- **Your monthly payment can increase or decrease substantially based on changes in the interest rate.**

#### Interest Rate and Payment Example

- For example, on a \$10,000 loan with an initial interest rate of 3.50%, in effect January 2015, the maximum amount that the interest rate can rise under this program is 6 percentage points, to 9.50%.
  - On a 30 year loan, the monthly payment can rise from a first-year payment of \$44.91 to a maximum of \$84.11 in the 7<sup>th</sup> year.
  - On a 15 year loan, the monthly payment can rise from a first-year payment of \$71.49 to a maximum of \$104.43 in the 7<sup>th</sup> year.
  - On a 5 year loan, the monthly payment can rise from a first-year payment of \$181.91 to a maximum of \$200.37 in the 5<sup>th</sup> year.
- To see what your payments would be, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount. For example, the monthly payment for a mortgage amount of \$60,000 would be:
  - On a 30 year loan;  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$44.91 = \$269.46$  per month.
  - On a 15 year loan;  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$71.49 = \$428.94$  per month.
  - On a 5 year loan;  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$181.91 = \$1,094.46$  per month.

#### Additional Information for 1/1 ARM Loans

##### How Your Interest Rate Can Change

- There is no change in your interest rate for the first year. At the end of the first year your interest rate can change yearly.
- Your interest rate cannot increase or decrease more than 2 percentage points (2%) at each adjustment.
- Your interest rate cannot increase more than 6 percentage points (6%) over the term of the loan.
- Your interest rate cannot decrease to less than 4.00 percentage points (4.00%) over the term of the loan.

##### How Your Payment Can Change

- There is no change in your payment for the first year. At the end of the first year your payment can change yearly based on changes in the interest rate.
- You will be notified at least 210, but no more than 240, days before the first payment at the adjusted level is due after the initial interest rate adjustment of the loan. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- You will be notified at least 60, but no more than 120, days before the first payment at the adjusted level is due after any interest rate adjustment resulting in a corresponding payment change. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- Your monthly payment can increase or decrease substantially based on changes in the interest rate.

#### Interest Rate and Payment Example

- For example, on a \$10,000 loan with an initial interest rate of 3.00%, in effect January 2015, the maximum amount that the interest rate can rise under this program is 6.00 percentage points, to 9.00%.
  - On a 30 year loan, the monthly payment can rise from a first-year payment of \$42.16 to a maximum of \$80.48 in the 7<sup>th</sup> year.
  - On a 15 year loan, the monthly payment can rise from a first-year payment of \$69.06 to a maximum of \$101.44 in the 7<sup>th</sup> year.
  - On a 5 year loan, the monthly payment can rise from a first-year payment of \$179.68 to a maximum of \$207.57 in the 5<sup>th</sup> year.
- To see what your payment would be, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount. For example, the monthly payment for a mortgage amount of \$60,000 would be:
  - On a 30 year loan;  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$42.16 = \$252.96$  per month.
  - On a 15 year loan;  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$69.06 = \$414.36$  per month.
  - On a 5 year loan;  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$179.68 = \$1,078.06$  per month.

# CERTIFICATION AND AUTHORIZATION

Applicant:

Lender:

Jeff Bank  
Main Branch  
4864 State Route 52  
PO Box 398  
Jeffersonville, NY 12748

## CERTIFICATION

### To Jeff Bank ("Lender"):

1. Applicant (and co-applicant if applicable), \_\_\_\_\_, has applied for a loan from Lender. In applying for the loan, Applicant provided to Lender various information about Applicant and the requested loan, such as the amount and source of any downpayment, income information, and assets and liabilities. Applicant certifies that all of the information is true and complete. Applicant made no misrepresentations to Lender, nor did Applicant omit any important information.
2. Applicant understands and agrees that Lender may verify any information provided to Lender concerning Applicant's application, including, but without limitation, verifications from financial institutions of the information provided.
3. Applicant fully understands that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this loan, as applicable under the provisions of Title 18, United States Code, Section 104.

## AUTHORIZATION TO RELEASE INFORMATION

### To Whom It May Concern:

1. Applicant has applied for a loan from Jeff Bank ("Lender"). As part of the application process, Lender, any insurer of the loan and any collateral title insurer may verify information Applicant provided to Lender either before or after the loan is closed.
2. Applicant authorizes you to provide to Lender, to any investor to whom Lender may sell Applicant's loan, and to any insurer of the loan any and all information and documentation that they may request. Such information may include, but is not limited to, income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. Lender, any investor that purchases the loan, and any insurer of the loan may address and send this authorization to any person or company names in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to Jeff Bank, to any investor that purchases the loan, and to any insurer of the loan is appreciated.

## AUTHORIZATION TO FILE FINANCING STATEMENT

**Applicant hereby authorizes Lender to file the appropriate Financing Statements for the following collateral prior to executing a security agreement, pledge, or control agreement:** \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

APPLICANT:

X \_\_\_\_\_  
Applicant Date

X \_\_\_\_\_  
Co-Applicant Date