

Joint Application Disclosure

Amount of Application _____

Date _____

We plan to apply for joint credit

_____	_____
_____	_____
_____	_____

Credit Report Authorization

The undersigned borrower grants permission to the lender to obtain a periodic credit report when deemed necessary by the lender.

Signature

Date

Signature

Date

Right to Receive a Copy of Appraisal Report

Creditor

Applicant

Date

THE TIPTON LATHAM BANK, N.A.
800 W HWY 50
P.O BOX 759
TIPTON, MO 65081

Application or Loan Number

Property Address:

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

Right to Receive Copy

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 can pay for an additional appraisal for your own use at your own cost.

Acknowledgment

By signing below, you acknowledge that you have received this *Disclosure*.

Applicant

Date

Date

Date

Date

Refer to the attached *Signature Addendum* for additional parties and signatures.

APPLICATION INFORMATION REQUIRED FOR LOAN ESTIMATE DELIVERY

- 1) Consumer's Name
- 2) Consumer's Income
- 3) Consumer's social security number
- 4) Property Address
- 5) Estimate of the value of the securing property
- 6) Loan amount requested

Documents That Can Also Be Included To Accelerate The Real Estate Loan Process

Copy of driver's license

Income/Employment Verification

- 1) 2 Years Tax Returns
- 2) 2 Most Recent Pay Stubs
- 3) Most Recent W-2

Asset Verification

- 1) Broker's Statements (if Applicable)
- 2) Investment Statements (if Applicable)
- 3) 2 Months Checking and Savings Account Statements

Property Detail

- 1) Sales Contract (if Applicable)
- 2) Most Recent Year's Real Estate Taxes
- 3) Most Recent Homeowner's Insurance Premium (Insurance Quote if a Purchase)

Nationwide Mortgage Licensing System (NMLS) Information

	NMLS ID
The Tipton Latham Bank, NA	409694
Bill Allee	820642
Scott Backes	1642724
Brooke Bestgen	1242845
Calen Bestgen	812762