



Automated Services

- Internet Banking
- Mobile Money
- Touch-Tone Teller
- Bill Pay
- Transfer Funds
- Convenience Payment
- Online Forms
- Online Calculators

Accounts

- Personal Business
- More Savings Options
- Account Switch Kit

Loans

- Real Estate
- Business
- Personal
- Mortgage

Rates

Investment Services

Member FDIC

Equal Housing Lender

SBA Preferred Lender

powered by FSB

Mortgage Application - Closed End - Fixed Rate

Secure Online Mortgage Pre-Qualification Analysis

The mortgage application is a comprehensive form. In hardcopy it spans three pages, so please do not be overwhelmed by the amount of information required to complete the form. With all of the appropriate information at your disposal, the application should take about 15 minutes to complete. Take your time. If there are areas you do not understand, please call a representative from Farmers State Bank who will contact you. Complete the application at your own risk (*).

Farmers State Bank utilizes Digital Certificate Technology. We ensure the accuracy and security of any data that is transmitted to us using our secure forms. All applications on this site use this secured technology. If you have any questions or concerns, please call us at 406/642-3431 and ask for Internet Banking help.

The bank will use the information that you provide for the sole purpose of evaluating your loan application. The information will be kept confidential by the bank and will not be provided to any other organization. If you find that you provided us inaccurate information please call us at (406) 642-3431 to correct it.

You only need to fill out this application if you are considering a loan within our lending area of Missoula and Ravalli Counties. We will not accept loan applications out of this lending area.

**USA Patriot Act
Important Information About Opening a New Account**

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

What this means for you:

When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

PRIVACY NOTICE

Farmers State Bank

PO Box 190 Victor, MT 59875
406-642-3431

FACTS	What does Farmers State Bank 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: <ul style="list-style-type: none"> • Social Security number and income • account balances and payment history • credit history and credit score <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customer's 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 Farmers State Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Farmers State Bank 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	Yes	No
For joint marketing with other financial companies	No	We do not share
For our affiliates' everyday business purposes – Information about your transactions and experiences	No	We do not share
For our affiliates' every day business purposes – Information about your creditworthiness	No	We do not share
For nonaffiliates to market to you	No	We do not share

Questions Call (406) 642-3431 or go to www.farmersebank.com

Who we are

Who is providing this notice? Farmers State Bank, PO Box 190, Victor MT 59875

What we do

How does Farmers State Bank To protect your personal information from unauthorized access

<p>How does Farmers State Bank protect my personal information?</p>	<p>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.</p> <ul style="list-style-type: none"> • We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you
<p>How does Farmers State Bank collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account or deposit money • Pay your bills or apply for a loan • Use your debit card <p>We also collect your personal information from others, such as credit bureaus or other companies.</p>
<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit only</p> <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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<p>Definitions</p>	
<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Farmers State Bank has no affiliates</i>
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Farmers State Bank does not share with nonaffiliates so they can market to you</i>
<p>Joint Marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Farmers State Bank does not jointly market</i>

*I have read the above Privacy Policy

Personal Information

Please Note: Alimony, child support, or separate maintenance income need not be listed unless you choose to have such income considered regarding extension and repayment of the credit requested.

Borrower:

*Last Name

*First Name

Middle Name

*Present Address

*City

*State

*Zip Code

Own Rent * Dates: To:

Mailing Address (if different from present address)

City

State

Zip Code

Former Address (if you have resided at present address for less than two years)

City

State

Zip Code

Own Rent From: To:

*Home Phone Number (Include area code.)

Cell Phone Number (Include area code)

Email Address

*Social Security Number

*Date of Birth

* Married Separated Not Married

Number of Dependents

Age of First Dependent

Age of Second Dependent

Age of Third Dependent

Age of Fourth Dependent

Age of Fifth Dependent

Co-Borrower: (if applicable)

Last Name

First Name

Middle Name

Present Address

City

State

Zip Code

Own Rent

Dates: To:

Mailing Address
(if different from present address)

City

State

Zip Code

Former Address
(if you have resided at present address for less than two years)

City

State

Zip Code

Own Rent

Dates: To:

Home Phone Number
(Include area code.)

Cell Phone Number
(Include area code.)

Email Address

Social Security Number

Date of Birth

Married Separated Not Married

Number of Dependents

Age of First Dependent

Age of Second Dependent

Age of Third Dependent

Age of Fourth Dependent

Age of Fifth Dependent

Employment Information

Borrower:

*Employer Name

*Employer Address

*City

*State

*Zip Code

*Business Phone
(Include area code.)

*Position

*Dates on Job: From: To:

*Years employed in this line of work / profession

*Self-Employed Yes No

*Gross Monthly Income

Totals

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Assets

Assets would include the following: cash, savings, stocks, bonds, mutual funds, real estate owned, automobiles owned, businesses owned, net cash value of life insurance, and vested interest in retirement fund.

Please Note: You must note the **Cash or Market Value** for each asset listed.

Description **Cash or Market Value**

Total Assets

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Miscellaneous Property Information

If you have a property picked out you wish to purchase, please list it here. This does not obligate you to buy only this property.

Property Address

City

State

Zip Code

Annual Property Taxes

Annual Hazard Insurance

Desired Loan Conditions

Please input the rate of interest, loan amount and the loan term that you expect, for purposes of calculating an estimated monthly payment and loan amount for which you qualify.

Interest Rate Percent Fixed

*Loan Amount

*Term of Loan years

Will this purchase be your primary residence? Yes No

Comments

	If you answer YES to any questions in a-i, please use continuation sheet for explanation. *(All fields, a-m, are required for all applicants.)	Borrower		Co-Borrower	
		YES	NO	YES	NO
a	Are there any outstanding judgments against you?	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
b	Have you been declared bankrupt within the past 7 years?	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
c	Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>

d	Are you a party to a law suit?	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
e	Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If YES provide details, including date, name and address of lender, FHA or VA case number, if any, and reason for the action.)	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
f	Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If YES give details as described in the preceding question.	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
g	Are you obligated to pay alimony, child support, or separate maintenance?	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
h	Is any part of the down payment borrowed?	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
i	Are you a co-maker or endorser on a note?	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
j	Are you a U.S. citizen?	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
k	Are you a permanent resident alien?	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
l	Do you intend to occupy the property as your primary residence? If YES, complete question m below.	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
m	Have you had an ownership interest in a property in the last three years?	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
1. What type of property did you own - principal residence (PR), second home (SH), or investment property (IP)?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. How did you hold title to the home - solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Continuation Sheet

If you answered yes to any of the questions in a-i above, you must provide an explanation in the Continuation Sheet below.

Information For Government Monitoring Purposes

The following information is requested by the Federal Government for certain types of loans related to dwelling, in order to monitor the Lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish it, under Federal regulations this Lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the above information, please check the box below (Lender must review the above material to assure that the disclosures satisfy all requirements to which the Lender is subject under applicable state law for the particular type of loan applied for.)

Borrower	I do not wish to furnish this information. <input type="checkbox"/>	Co-Borrower	I do not wish to furnish this information. <input type="checkbox"/>
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Ethnicity			
Borrower	Hispanic or Latino <input type="radio"/>	Co-Borrower	Hispanic or Latino <input type="radio"/>
	Not Hispanic or Latino <input checked="" type="radio"/>		Not Hispanic or Latino <input checked="" type="radio"/>

Race			
Borrower	American Indian or Alaskan Native <input type="radio"/>	Co-Borrower	American Indian or Alaskan Native <input type="radio"/>
	Native Hawaiian or Other Pacific Islander <input type="radio"/>		Native Hawaiian or Other Pacific Islander <input type="radio"/>
	Asian <input type="radio"/>		Asian <input type="radio"/>
	Black or African American <input type="radio"/>		Black or African American <input type="radio"/>
	White <input checked="" type="radio"/>		White <input checked="" type="radio"/>

Sex			
Borrower	Male <input checked="" type="radio"/>	Co-Borrower	Male <input checked="" type="radio"/>
	Female <input type="radio"/>		Female <input type="radio"/>

TIN/BACKUP WITHHOLDING CERTIFICATION:

Tax Identification Number:

Important: Under penalties of perjury, I certify that the number shown above is my correct taxpayer identification number and that (check appropriate box):

- I am not subject to backup withholding because:
 - (a) I am exempt from backup withholding, or
 - (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or
 - (c) the IRS has notified me that I am no longer subject to backup withholding.
- I am subject to backup withholding. I am a U.S. person (including a U.S. resident alien).

REG B Disclosure

*Are you applying for individual credit in your own name and are you relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit request?

* Yes No

*Are you applying for individual credit, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested?

* Yes No

We intend to apply for joint credit.

Applicant

Co-Applicant

Purpose

You have submitted an application for a loan. In connection with your loan application, Lender may be soliciting, offering to sell, or will sell you an insurance product or annuity. Federal law requires Lender to provide you with the following disclosures.

Credit Disclosures

1. Lender, as a condition of granting you a loan, cannot require that you purchase an insurance product or annuity from Lender or any of its affiliates.
2. Lender, as a condition of granting you a loan, cannot require your agreement not to obtain or prohibit you from obtaining an insurance product or annuity from an unaffiliated entity.

Acknowledgement

* By submitting the application, I acknowledge that I have read, received and understand the insurance disclosure.