

First Federal Bank

Welcome to our First Federal Bank application!

Please fill in the application and hand deliver, mail or fax it, along with the disclosures following the application, to the First Federal Bank location nearest you.

Note About Joint Applications:

If you are applying jointly with someone, you will both need to initial the “Joint Credit” box at the top of the application, in addition to signing and dating it.

Need Help Completing the Application?

If you have any questions please feel free to contact a Loan Representative at any of the following First Federal Bank locations:

Kansas (913) 492-5555	N Kansas City (816) 221-6985
Prairie View (816) 741-9000	Kansas City (816) 241-7800
Blue Ridge (816) 356-2172	Lee’s Summit (816) 524-3333
Grandview (816) 765-5900	Independence (816) 254-2225
Raytown (816) 356-6400	

Again, Thank you for your business!

First Federal Bank

Consumer Loan Application

*******IMPORTANT INFORMATION ABOUT PROCEDURES FOR 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 will also ask to see your driver's license or other identifying documents.

<input type="checkbox"/> Individual Credit: My "individual loan" will be based on my income, credit and assets alone.	<input type="checkbox"/> Joint Credit: By initialing below , we intend to apply for joint credit using our <u>combined</u> income, credit and assets. Applicant _____ Joint Applicant _____	<input type="checkbox"/> Individual Credit w/Co-Signer: My "individual loan" will be based on my income, credit and assets <u>separate</u> from my co-signer. My co-signer will need to complete a separate application.
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Type of Loan: <input type="checkbox"/> Titled Vehicle <input type="checkbox"/> Marine <input type="checkbox"/> RV/Trav Trlr <input type="checkbox"/> Fixed Rate Home Equity <input type="checkbox"/> Home Equity Line of Credit	Amount Requested: \$ _____ # Of Payments: _____ Requested Due Date: _____	Purpose of Loan Proceeds: _____
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APPLICANT INFORMATION	Applicant Name (Last, First M.I.)			Birthdate		Social Security #	
	Joint Applicant Name (Last, First M.I.)			Birthdate		Social Security #	
	Present Address			City		State	Zip
	Previous Address (if at above less than 2 years)			City		State	Zip
Residential Ownership Status: <input type="checkbox"/> Own <input type="checkbox"/> Rent		If Owned? <input type="checkbox"/> Individually <input type="checkbox"/> Husband & Wife <input type="checkbox"/> 2 or more unrelated persons <input type="checkbox"/> Trust		Years at Current Address	Years at Previous Address	Home Telephone # ()	

EMPLOYMENT AND INCOME	Applicant's Employer		Address		City		State	Zip
	Position or Title		Years worked there	Supervisor		Work Phone ()		Monthly Gross Pay: \$
	Previous Employer (if at current less than 2 yrs)		City, State and Zip			Years worked there		Monthly Gross Pay \$
	Are you Self-Employed? <input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes" federal tax returns will be required for the previous 2 years.		Other Income (alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation)		Source of Other Income:	Monthly Income \$		Support/Maint/Alimony <input type="checkbox"/> I pay <input type="checkbox"/> I receive \$ /month
	Joint Applicant's Employer		Address		City		State	Zip
	Position or Title		Years worked there	Supervisor		Work Phone ()		Monthly Gross Pay \$
Previous Employer (if at current less than 2 yrs)		City, State and Zip			Years worked there		Monthly Gross Pay \$	
Are you Self-Employed? <input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes" federal tax returns will be required for the previous 2 years.		Other Income (alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation)		Source of Other Income:	Monthly Income \$		Support/Maint/Alimony <input type="checkbox"/> I pay <input type="checkbox"/> I receive \$ /month	

CREDIT	Checking account #		Bank		Savings account #		Bank		
	Nearest relative NOT living with you		Street Address		City, State & Zip		Relationship	Home Phone # ()	
	1 st Mortgage Holder / Landlord		Account #	Original Loan Amt. \$	Current Balance \$	Monthly Pmt / Rent \$	Interest Only Pmts? <input type="checkbox"/> Yes <input type="checkbox"/> No		
	2 nd Mortgage Holder (if applicable)		Account #	Original Loan Amt. \$	Current Balance \$	Monthly Pmt \$			
Have any applicants ever filed for bankruptcy? <input type="checkbox"/> No <input type="checkbox"/> Yes-Year Discharged?		Have any applicants ever had a repossession? <input type="checkbox"/> No <input type="checkbox"/> Yes-by whom?		Do any applicants have any unsatisfied judgments or liens? <input type="checkbox"/> No <input type="checkbox"/> Yes-to whom?					

COMPLETE THIS SECTION FOR TITLED VEHICLE LOAN							
<input type="checkbox"/> Purchase	<input type="checkbox"/> New	<input type="checkbox"/> Auto	<input type="checkbox"/> Motorcycle	<input type="checkbox"/> ATV	Year	Make	Model
<input type="checkbox"/> Refinance	<input type="checkbox"/> Used	<input type="checkbox"/> Marine	<input type="checkbox"/> RV/Travel Trailer				
Body Style	Mileage	Purchase Price \$	Trade-In <input type="checkbox"/> Yes <input type="checkbox"/> No	Ext. Warranty <input type="checkbox"/> Yes <input type="checkbox"/> No	Any Additional Options-		

COMPLETE THIS SECTION FOR REAL ESTATE LOAN			
Name(s) Property is titled in:		Estimated Property Value: \$	Year Purchased:
			Purchase Price: \$

INFORMATION FOR GOVERNMENT MONITORING PURPOSES	
Applicant's Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced or widowed)	Joint Applicant's Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced or widowed)
(1) Are any of the proceeds of this loan being used to purchase or refinance a dwelling that is or will become your primary residence?	<input type="checkbox"/> Yes <input type="checkbox"/> No
(2) Are any of the proceeds of this loan being used for home improvements on ANY residence and/or the property on which it is located?	<input type="checkbox"/> Yes <input type="checkbox"/> No

IF THE ANSWER TO EITHER QUESTION WAS "YES", READ AND COMPLETE THE FOLLOWING:				
The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lenders compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but you are encouraged to do so. The law provides that a lender may not discriminate on the basis of this information or on whether you choose to furnish it. For race, you may check more than one designation. If you choose not to furnish it, under Federal regulations this lender is required to note ethnicity, race and sex on the basis of visual observation or surname. If you do not wish to furnish this information, please check the box below.				
Applicant:	Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Race: <input type="checkbox"/> White <input type="checkbox"/> Black or African American <input type="checkbox"/> Asian <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Hawaiian Native or other Pacific Islander	<input type="checkbox"/> I do not wish to furnish this information
Joint Applicant:	Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Race: <input type="checkbox"/> White <input type="checkbox"/> Black or African American <input type="checkbox"/> Asian <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Hawaiian Native or other Pacific Islander	<input type="checkbox"/> I do not wish to furnish this information

I (we) understand that it is a federal crime, punishable by fine, 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 1014. I (We) further acknowledge that we have read and understand the "Important Information About Procedures For Opening A New Account" disclosed above.

Applicant Signature _____		Date _____		Joint Applicant Signature _____		Date _____	
FOR FFB USE ONLY Loan Originator: _____		Branch: _____		Date Rec'd: _____		FFB Customer? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Application Received: <input type="checkbox"/> In-Person <input type="checkbox"/> Mail/Drop <input type="checkbox"/> Fax/E-Mail <input type="checkbox"/> Phone (Recite disclosure shown in bold print in Gov't Monitoring section above)		Rate Quoted: _____ %		ALP From FFB A/C? <input type="checkbox"/> Yes <input type="checkbox"/> No		Draw Date: _____	

GRAMM-LEACH-BLILEY ACT

Section 305

INSURANCE CUSTOMER PROTECTIONS DISCLOSURE

Any insurance products sold by, for, through, or on behalf of First Federal Bank or it's affiliate, First Insurance Agency, Inc., are not a deposit or other obligation of, or guaranteed by the bank or it's affiliate. Neither is it insured by the Federal Deposit Insurance Corporation or any other agency of the United States*, the bank or it's affiliate. *(Flood insurance policies are handled through the National Flood Insurance Program that is administered by FEMA, an agency of the United States government.)

Please be advised that First Federal Bank may not condition an extension of credit to you on either:

- A. Your purchase of an insurance product or annuity from First Federal Bank or any of its affiliates, or
- B. Your agreement not to obtain, or a prohibition on your obtaining, an insurance product or annuity from an unaffiliated entity.

You are free to purchase an insurance product or annuity from another source. However, First Federal Bank may impose reasonable requirements concerning the creditworthiness of the insurer and scope of coverage chosen.

I/we have read and understand the contents of this disclosure as evidenced by my/our signatures(s). I/we also understand that this disclosure is a required part of the loan application process and do hereby acknowledge receipt of this disclosure in both oral and written format.

(In the event this application was taken electronically or received or transacted via the mail, oral disclosure is **not required**.)

(Applicant Name-Please Print)

(Applicant Name-Please Print)

(Applicant Signature)

(Applicant Signature)

Date: _____

Date: _____

For Lender Use Only: Disclosures must be mailed within 3 business days.

Phone Applications: Disclosed orally on _____ (date) and copy mailed to applicants on _____ (date) by _____ (signature).

Mail/Fax Applications: Mailed/Faxed disclosure on _____ (date) by _____ (signature).

Face-to-Face Applications: Mailed copy to non-present applicant on _____ (date) by _____ (signature).

BLANKET AUTHORIZATION AND QUALITY CONTROL REVERIFICATION FORM

I, hereby, authorize First Federal Bank, F.S.B. to verify my past and present employment earnings records, bank accounts, stock holdings and any and all other asset balances; as well as, credit card balances, loan balances and any other information necessary to process my consumer loan application. I, further authorize First Federal Bank, F.S.B. to order a consumer credit report and to verify the credit information, including but not limited to, payment histories and past and present mortgages and/or landlord references, and to honor requests for loan payoff statements.

In addition, I understand as part of a continuing effort to assure all mortgage loans are originated in accordance with the highest standards of professional ethics and business practices, a quality control audit, selected by random sampling of loans closed each month, may be performed on my loan after closing.

Therefore, I authorize First Federal Bank, FSB, and/or assigns, to re-verify either orally or in writing all information used as a basis for approving my loan. This includes, but is not limited to release of information regarding employment, income, deposits, credit standing, loan verifications and appraisal reports. This information will be obtained from my account holders, creditors, employers, etc. to certify the accuracy of the information I or others may have provided to the lender, or information which I may have authorized the lender to obtain.

It is understood that a photocopy of this form shall also serve as my authorization to release all requested information.

The information the lender obtains shall be used exclusively for reasons related to the processing of my loan application.

Applicant's Signature

Date

Applicant's Name **(Please Print)**

Social Security Number

Date of Birth

Each borrower must sign a separate authorization

FACTS**WHAT DOES FIRST FEDERAL BANK, F.S.B. 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and Overdraft History ■ Payment History and Account Balances ■ Credit Scores and Checking Account Information <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 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 First Federal Bank, F.S.B. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Federal 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	No
For our affiliates' everyday business purposes— information about your transactions and experiences	No	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	No
For nonaffiliates to market to you	No	No

Questions?Call 816-245-4225 or go to www.FFBKC.com

