

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	Signature			Co-Borrow	er Signa	ature					
				І. Тур	e and To	erms of Loar	·				
Loan Amou	unt:	Interest Rate:	Amortizatio	ation Term: Balloon		Loan Type:  Term:  Secured Installment Lo		lles or t. I	□ D	lm a4 = 11	
Φ			711101112411				☐ Unimproved		☐ Unsecured		
\$		%		months		months		☐ Improved Land Loan			
			II. C	ollateral De	scription	n and Purpo	se of Loan				
Purpose of	· I oan·				<u> </u>	•		ds will be use	d for a purchase	transaction	n,
Purpose of Loan:						purchase price:\$					
							P				
Collateral [	Description (year, ma	ke, model, V.I.N., m	nileage, etc.):								
For Land I	oans, property legal	addrass and site do	ecription (ac	roogo oto):							
FOI Land L	oans, property legal	address and site de	scription (ac	reage, etc.).							
Title Will B	e Held in What Name	e(s):				Manner in W	hich Title Will Be H	Held:			
		.,									
Porrowor's	Borro Name (indicate Sr. or 3			III. Borr	ower In	formation	s Name (indicate Sr	Co-Borrov			
Bollowers	ivanie (indicate Sr. or t	л. п аррпсаые).				Co-Bollowel s	s Ivame (mulcate Si	. ог эт. п аррпс	Sable).		
Social Secu	rity Number:	Home Phone	Date of	Yrs. In	School:	Social Security Number: Home Phone				Date of	Yrs. In
		(inc. area code):	Birth:					(incl. area co	ode):	Birth:	School:
_	us (do not complete for un			<u> </u>			(do not complete for u			١	
☐ Married ☐ Separate	_ `	clude single, divorce	d, widowed)			<ul><li>☐ Married</li><li>☐ Separated</li></ul>	☐ Onmarried (ii	iciuae single,	divorced, widowed	)	
	Dependents (not listed	by Co-Borrower):	Ages:			Number of De	pendents (not listed	by Borrower)	: Ages:		
Present Add	dress (street, city, state	e, zip): 🔲 Own 🔲	Rent #Y	'rs:		Present Addre	ess (street, city, stat	e, zip): 🔲 O	wn Rent	#Yrs:	
Mailia a Aalal	/if - iff	D				Mailia a Aalalaa	/:f -l:ff	D	>		
Mailing Add	Iress (if different than F	resent Address):				Mailing Addre	ss (if different than	Present Addre	ess):		
										6.11.	
	at present address le		-				present address le				
Former Add	Iress (street, city, state	, zip): U Own U	Rent #Y	rs:		Former Addre	ess (street, city, state	e, zip): 🔲 O	wn 🔲 Rent	#Yrs:	
	Borr	ower		IV. Em	ploymer	nt Information	n	Co-Bori	rower		
Name and A	Address of Employer:	Self Employe	d*	Years on This	Job:	Name and Ad	dress of Employer:	☐ Self E	mployed*	Years on	This Job:
			-	Years Employ	ed in					Years Er	nployed in
				This Line of V	Vork:					This Line	of Work:
Position/Titl	le/Type of Business:	Busines	s Phone (incl.	area code).		Position/Title/I	Type of Business:	T F	Business Phone (ir	cl area co	qe).
			,								<u> </u>
	ed in current posit	_	<u> </u>				•	<u>-</u>		:	
Name and A	Address of Employer:	☐ Self Employe	d*	Dates (from-to	0):	Name and Ad	dress of Employer:	☐ Self E	mployed*	Dates (fr	om-to):
				Monthly Incor	ne:					Monthly	Income:
		V. I	Monthly Inc	come and C	Combine	d Housing E	Expense Informa	ation			
Gross Mont	hly Income	Borrower	Co-Borrov	ver To	otal	Combined Print Housing Expe	mary Residence	Monthly	Prese	nt	Proposed
Base Emplo	oyment Income*	\$	\$	\$		Rent	1130		\$	\$	
Overtime	.,	· ·	•			First Mortgage	e (Principal and Inte	rest)	*		
Bonuses						Other Financia	ng (Principal and In	terest)			
Commission	ns					Hazard Insura	ance	,			
Dividend/Int						Real Estate Ta					
Net Rental I	Income					Mortgage Insu	urance				
	re completing see					Homeowner's	Assn. Dues				
notice belov	W.)					Other					
Total		\$	\$	\$		Total			\$	\$	
*Self-Emplo	oyed Borrower(s) may l	pe required to provide	e additional de	ocumentation	such as ta	x returns.					
								a Barrawar	(C) does not che		wo it
NOTICE: A	Alimony, child supp		intenance ir	ncome need	not be re	vealed if the E	Borrower (B) or C	o-borrower	(O) does not cit	ose to na	ive it
NOTICE: A	d for repayment of t	this Ioan.	intenance ir	ncome need	not be re	vealed if the E	Borrower (B) or C	O-Borrower	(O) does not circ		
NOTICE: A		this Ioan.	iintenance ir	ncome need	not be re	vealed if the E	Borrower (B) or C	o-borrower	(O) does not ch	Monthly A	

Month of Principles of Access from the Principles of Access from t	VI. Schedule of Real Estate Owned (include residence if owned, land, camps, etc.)											
Price of more projections on in it more laterial parts not first.    Price of the p	Attach additional sheets if necessary	iaio (	Swiloa (iriolaa									
Product is and Labilities. Use the creditor same are account in the label of the creditor same are account in the label of a state of the creditor same are account in the label of a state of the state and the sta	PR if primary residence or R if rental being held for Proper		Property Mortgages &		Market Value	Rental Paymer		tenance, Taxes,				
VIII Assists and Labilities   List the creditor's name and according for all celebratings desire including automotic listins, revolving other accounts, and establish locars, altronycerish profession of the control				\$		\$	\$	\$		\$	\$	
VIII Assists and Labilities   List the creditor's name and according for all celebratings desire including automotic listins, revolving other accounts, and establish locars, altronycerish profession of the control												
Record Name and Labibilities. Little an extition's name and account number for all outlainance plates involving a source and except bears, sincernosing of the collection apport, sing edge, soc. Lises an efficient post, if the ordination should in the controllance and an extition of the collection		·	Т				\$	\$		\$	\$	
Cache or Cache   Cache   Cache or Cache   Cac	child support, stock pledges, etc. Us	he creditor's name e an additional sh	and account reet, if necessar	numbe	r for all outstanding	g debts including a	utomobile loans be satisfied upo	, revolving cl n sale of rea	harge al esta	accounts, real estate owned or upon r	ate loans, alimony, efinancing of the	
Memoria of sections   Normal Creation   S						Liabilities:						
Account Number:    S	List checking and savings accounts b	pelow							\$			
Name of Institution    Simple   Account Number   Simple   Account Number	Name of Institution					Name of Creditor:			\$		\$	
Account Number:   S				\$								
Name of Testitution:   Section of Microbial Stands (company name, number and description)   S   Account Number:   S   S	Name of Institution					Name of Creditor:			\$		\$	
Account Number:  Stocks and Bonds (company name, number and description)  Stocks and Bonds (company name, number and description)  Stocks and Bonds (company name, number and description)  Salvest Liquid Assets  Salvest Liquid Ass	Account Number:			\$		Account Number:						
Stocks and Bonds (company name, number and description)   \$   Name of Creditor:   \$   \$	Name of Institution:				!	Name of Creditor:			\$		\$	
Subtotal Liquid Assets  Subtot	Account Number:			\$		Account Number:						
Subtotal Liquid Assats   Sample   Sam	Stocks and Bonds (company name, I	number and descr	ption)	\$		Name of Creditor:			\$		\$	
Subtotal Liquid Assats   Sample   Sam	Life Insurance Net Cash Value Face	Amount: \$		\$		Account Number						
Estate Council Section Vi above.)  Automobiles Owned (make and year):  S		***************************************		<u> </u>					\$		\$	
Automobiles Owned (make and year):    Cher Assets (femize):   S		et value from Sch	edule of Real	\$								
Other Assets (sitemize):    Total Assets (a)   S   Net Worth (a minus b)   S   Total Liabilities(b)   S											_	
Total Assets (a)  S. Net Worth Minus b) S. Total Liabilities(b) S. Well Worth Minus b) S. Total Liabilities(b) S. Well Worth Minus b) S. Well Declarations  If you answer "yes" to questions A through H, please use an additional sheet for explanation.  A. Are there any outstanding judgments against you? B. Have you been declared bankungt in the past 7 years? C. Have you had a property foreclased upon or given title or deed in lieu of thereof in the last 7 years? D. Are you a partly to a lawruit? E. Have you been declared been beligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or lawring and the past of th	Automobiles Owned (make and year	):		\$		Name of Creditor:			\$		\$	
Net Worth (a minus b)  VIII. Declarations  If you answer "yes" to questions A through H, please use an additional sheet for explanation.  A. Are there any outstanding judgments against you?  B. Have you been declared barkingh in the past 7 years?  C. How you been declared barkingh in the past 7 years?  C. Have you been declared barkingh in the past 7 years?  C. Have you been declared barkingh in the past 7 years?  C. Have you been declared barkingh in the past 7 years?  C. Have you been declared barkingh in the past 7 years?  C. Have you shard a property foreclosed upon or given title or deed in lieu of thereof in the last 7 years?  E. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?  E. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, band, or loan guarantee?  G. Are you a Digital to pay almony, child support, or separate maintenance?  H. Are you a co-maker or enderser on a note?  L. Are you a permanent resident allen?  E. Are you a permanent residen	Other Assets (itemize):			\$		Account Number:						
If you answer "yes" to questions A through H, please use an additional sheet for explanation.    A. Are there any outstanding judgments against you?						Total Monthly Payments						
Floor answer "yes" to questions A through H, please use an additional sheet for explanation.   A. Are there any outstanding judgments against you?   B. Have you been declared bankupt in the past 7 years?   C. Have you had a property forelosed upon or given title or deed in lieu of thereof in the last 7 years?   D. Are you appray to a lawsuir?   E. Have you dred by or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?   F. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?   H. Are you a commaker or endorser on a note?   H. Are you a U.S. Citizen?   J. Are you a permanent resident alien?    X. Acknowledgement and Agreement   Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application, and/or in criminal penalties including, but not limited to, fine or improhibited purpose or use; (4) all statements made in this application are readed in this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (5) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (6) the Lender, its servicers, successor or assigns may retain the original and/or an electronic record of this application are made for the purpose of obtaining a loan; (6) the Lender, its servicers, successor or assigns may retain the original and/or an electronic record or this application are neaded to many law retaining provided in this application are neaded to a mea	Total Assets (a)					rotal Monthly Layin						
A. Are there any outstanding judgments against you?  B. Have you been declared bankrupt in the past 7 years? C. Have you had a properly freedisced upon or given title or deed in lieu of thereof in the last 7 years? D. Are you a party to a lawsuit? E. Have you facetly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? F. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? F. Are you a permanent resident alien?  I. Are you a U.S. Citizan? J. Are you a permanent resident alien?  IX. Acknowledgement and Agreement  IX. To be Completed by IX. Acknowledg	Total Assets (a)			\$		Net Worth			То	otal Liabilities(b)	\$	
Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) if a real estate secured loan, the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a loan; (5) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (6) the Lender and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (7) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (8) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (9) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns may efficient and containing a facsimile of my signature,	.,			·	VIII. Decla	Net Worth (a minus b) rations			То	•	•	
This application was taken by:  Interviewer's Name (print or type):  Interviewer's Phone Number (incl. area code):  Interviewer's Phone Number (incl. area code):	If you answer "yes" to questions A  A. Are there any outstanding B. Have you been declared C. Have you had a property D. Are you a party to a laws E. Have you directly or indiring judgment? F. Are you presently delinquing	g judgments again bankrupt in the pa foreclosed upon o uit? ectly been obligate ent or in default o alimony, child sup idorser on a note?	st you? st 7 years? r given title or o d on any loan n any Federal o port, or separat	itional deed in which debt or te main	VIII. Declar I sheet for explant In lieu of thereof in resulted in foreclor any other loan, materiance?	Net Worth (a minus b) rations ation. the last 7 years? sure, transfer of title ortgage, financial c	e in lieu of forec		To	Borrower Yes No	Co-Borrower Yes No	
☐ Face-to-face interview	A. Are there any outstanding B. Have you been declared C. Have you had a property D. Are you a party to a laws E. Have you directly or indiring judgment? F. Are you presently delinque guarantee? G. Are you obligated to pay H. Are you a Co-maker or er I. Are you a U.S. Citizen? J. Are you a permanent resister any loss due to reliance upo imprisonment or both under the prapplication (the "Loan") will be seen prohibited purpose or use; (4) all seretain the original and/or an electrosuccessors, and assigns may conthis application if any of the materidelinquent, the Lender, its servicer and account information to one or notice as may be required by law; or implied, to me regarding the profession containing a facsimile of written signature.  Acknowledgement: Each of the uninformation contained in this application or a consistence in this application or a consistence in the programment of the uninformation contained in this application or a consistence in the programment in this application or a consistence in the programment in this application or a consistence in the programment in this application or a consistence in the programment in this application or a consistence in the programment in this application or a consistence in the programment in this application or a consistence in the programment in this application or a consistence in the programment in this application or a consistence in the programment in the prog	g judgments again bankrupt in the part foreclosed upon of uit?  ectly been obligated alient or in default of alimony, child suppled and orser on a note? In the interest of th	est you?  st 7 years?  r given title or of the control of the cont	itional deed ir which debt or te main te main tes Co trust of the control the rei in add cicies; of the deral is ective, es that or da	VIII. Declar I sheet for explant a lieu of thereof in resulted in foreclor any other loan, materials application this application made on this application made on this application made on this application the property dre made for the per or not the Loar ained in the appling and the application to any other (8) ownership of takers, insurers, see property; and (1) and/or state laws enforceable and at any owner of the tarelating to the	Net Worth (a minus b) Irations Ithe last 7 years? Isure, transfer of title Interpretation ortgage, financial of Interpretation ortgage Interpretation	e in lieu of forect obligation, bond, biligation, bond, rect as of the control of the state secure plication; (3) the Lender and biligated to am the Loan; (7) ilies that it may deministration ours or assigns her of this application of this application.	or loan  s, attorneys ate set forth ding moneta ies includin d loan, the line property e Lender, it its agents, end and/or n the event have relatir f the Loan a as made ar ardings), or or s application s and assign	i, insu n oppo ary da g, but oan re will no ts sen, broke suppl that r ng to s saccour my rep "my fact my rep "my fact my rep	Borrower Yes No	Co-Borrower Yes No	
· -	A. Are there any outstanding B. Have you been declared C. Have you had a property D. Are you a party to a laws E. Have you directly or indiring judgment? F. Are you presently delinque guarantee? G. Are you obligated to pay H. Are you a Co-maker or er I. Are you a U.S. Citizen? J. Are you a permanent resister any loss due to reliance upo imprisonment or both under the prapplication (the "Loan") will be seen prohibited purpose or use; (4) all seretain the original and/or an electrosuccessors, and assigns may conthis application if any of the materidelinquent, the Lender, its servicer and account information to one or notice as may be required by law; or implied, to me regarding the profession containing a facsimile of written signature.  Acknowledgement: Each of the uninformation contained in this application or a consistence in this application or a consistence in the programment of the uninformation contained in this application or a consistence in the programment in this application or a consistence in the programment in this application or a consistence in the programment in this application or a consistence in the programment in this application or a consistence in the programment in this application or a consistence in the programment in this application or a consistence in the programment in this application or a consistence in the programment in this application or a consistence in the programment in the prog	g judgments again bankrupt in the part foreclosed upon of uit?  ectly been obligated alient or in default of alimony, child suppled and orser on a note? In the interest of th	est you? st 7 years? r given title or or d on any loan n any Federal or port, or separat  ender and to information promation contentation that I 8, United State ge or deed of n this applica application, whe information e represented assigns may, eporting agen r nor its agen ition or value applicable fe hall be as effe y acknowledg y acknowledg y acknowledg gency.	itional  deed ir  which debt or  te mair  Lenderovide ained have r tes Co tion ar  whether in contr l herei in ado cices; () cices; () to deral a or da  ate:	VIII. Declar I sheet for explant a lieu of thereof in resulted in foreclor any other loan, materiance?  Knowledgemer er's actual or poted in this application made on this application made on this application the property dre made for the per or not the Loar ained in the applin should change dition to any other (8) ownership of takers, insurers, see property; and (10 and/or state laws enforceable and at any owner of the relating to the	Net Worth (a minus b) Irations Ithe last 7 years? Isure, transfer of title Inortgage, financial of Ino	e in lieu of forect obligation, bond, bligation, bond, rect as of the diliberation; (3) the state secure eplication; (3) the Lender and bligated to am the Loan: (7) illies that it may dministration ours or assigns han of this application of this application.	or loan  s, attorneys ate set forth ding moneta ies includin d loan, the line property e Lender, it its agents, end and/or n the event have relatir f the Loan a as made ar ardings), or or s application s and assign	i, insu n oppo ary da g, but oan re will no ts sen, broke suppl that r ng to s saccour my rep "my fact my rep "my fact my rep	Borrower Yes No	Co-Borrower Yes No	

## **FACTS**

# WHAT DO MERCHANTS BANK & MERCHANTS TRUST COMPANY 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 and credit history
	When you are no longer our customer, we continue to share your information as described in this notice.

All financial companies need to share non public personal information to run their everyday business. In the section below, we list the reasons financial companies can share their non public personal information; the reasons Merchants Bank & Merchants Trust Company choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Do Merchants Bank & Merchants Trust share?	Can you limit this sharing?
For our everyday business purposes – Such as to process your transaction, 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	N/A
For our affiliates' everyday business purposes – Information about your transactions and experiences	Merchants Bank & Merchants Trust have no affiliates.	N/A
For our affiliates' everyday business purposes – Information about your creditworthiness	Merchants Bank & Merchants Trust have no affiliates.	N/A
For nonaffiliates to market to you	No	N/A

Who we are				
Who is providing this notice?	Merchants Bank and Merchants Trust Company			
What we do				
How do Merchants Bank & Merchants Trust Company 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.			
How do Merchants Bank & Merchants Trust Company collect my personal information?	We collect your personal information, for example, when you  open a deposit account or  apply for a loan, or  open a trust relationship  We also collect your personal information from others, such as credit bureaus or when verifying information you provide to us.			
Why can't I limit all sharing?	<ul> <li>Federal law gives you the right to limit only</li> <li>sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>affiliates from using your information to market to you</li> <li>sharing for nonaffiliates to market to you</li> </ul>			

Call 800-322-5222 or go to www.mbvt.com

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
	Merchants Bank & Merchants Trust have no affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
	Merchants Bank & Merchants Trust don't share with nonaffiliates.

State laws and individual companies may give you additional rights to limit sharing.

Questions?

Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
	Merchants Bank & Merchants Trust have no such agreements.

### Other important information

#### **CREDIT BUREAU REPORTING NOTICE**

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

## CUSTOMER IDENTIFICATION PROGRAM NOTICE 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 may also ask to see your driver's license or other identifying documents.