



Member FDIC

# Farmers & Merchants Bank of Colby

240 W. 4<sup>th</sup> St. – Colby KS 67701  
(785) 460-3321

Equal Housing Lender



*... Assisting you in making sound financial decisions since 1887*

Hello and Welcome,

Thank you for inquiring about a home loan through Farmers & Merchants Bank of Colby. For your information, following is just a little history of Farmers and Merchants Bank and in particular, our Mortgage Loan Department.

Farmers and Merchants Bank has been in business in Colby since 1887, and we have continued to satisfy the financial needs of persons in Colby and the surrounding communities by providing all the essential banking services. Our services include, but are not limited to, checking and savings accounts, Individual Retirement Accounts, safe-deposit boxes, agriculture, consumer and real estate loans, ATM services, on-line banking, 24-hour Telebank, and also an in-house Investment Center. Our Dillons location is open extended hours to better serve you.

Our Mortgage Loan Department offers many loan products to help assist home buyers in financing their new home. Our loan products are very diverse, so there are various down payment options, interest rate options and loan repayment terms. We offer both government guaranteed loans and conventional loan programs that are designed for first-time homebuyers that require little or *no* down payment. Our conventional loan programs offer many choices for down payments and have very competitive interest rates.

In addition to the many home loan products available, we also do pre-qualifications to help you determine the price range of a home you can afford. The pre-qualification includes helping you complete a loan application, reviewing your credit history and determining if your income and debt ratios are acceptable for a particular loan program.

Check us out online at [www.fmbcolby.com](http://www.fmbcolby.com), give us a call, or stop in to see us, we'd love to be of service to you!

Brent M. Wiedeman  
President & CEO

**FM** **Farmers & Merchants**  
**Bank of Colby**

240 West 4th Street - Colby, KS 67701  
(785) 460-3321

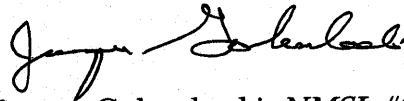
Enclosed please find application and disclosure forms for you to fill out regarding a mortgage loan through Farmers & Merchants Bank of Colby. Please read the *Privacy Policy Notice* and the *Disclosure of Lender Credits*. Make sure that all sections of the application are completed, sign where indicated, and return all of the paperwork in the envelope provided for your convenience. Also, please return with the application your check made payable to Farmers & Merchants Bank in the amount of \$30.00 for the credit report fee.

During the loan process you will also need to provide us with copies of your 2009 and 2010 income tax returns together with W-2's, as well as copies of your two most recent pay stubs and two most recent bank statements. We also need two forms of identification, including your driver's license and one other form, such as an insurance card, voter's registration card, etc.

We appreciate this opportunity to work with you. Please feel free to contact me toll free at (866) 460-3321 should you have any questions.

Respectfully,

*Farmers & Merchants Bank of Colby*



Jacquie Golemboski, NMSL #643818

Asst VP/Mortgage Loan Officer

*Farmers & Merchants Bank NMSL #528146*

JG:sf  
Enclosures



# Farmers & Merchants Bank of Colby

240 W. 4<sup>th</sup> St., P.O. Box 797  
Colby, Kansas 67701

(785) 460-3321

## Important Information about Procedures for Opening a New Account and Disclosure of Lender Credits

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.

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date

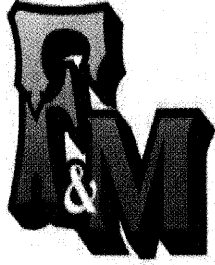
\_\_\_\_\_  
Date

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Equal Housing Lender 

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CIP Disclosure



**Farmers & Merchants**  
**Bank of Colby**  
 240 W. 4<sup>th</sup> St.  
 Colby, KS 67701  
 (785) 460-3321

**INFORMATION DISCLOSURE AUTHORIZATION**

**To Whom It May Concern:**

I/We hereby authorize you to release to Farmers & Merchants Bank of Colby, and any investor to whom they may sell my mortgage, for verification purposes, information concerning:

- Employment history, dates, title, income, hours worked, etc.
- Banking and savings accounts of record
- Mortgage or other loan rating, (open date, high credit, payment amount, loan balance and payment record).
- Any information deemed necessary in connection with a consumer credit report for a Real Estate Transaction

This information is for the confidential use of this lender in compiling a mortgage loan credit report.

A photographic or carbon copy of this authorization, (being a photographic or carbon copy of the signature(s) of the undersigned), may be deemed to be the equivalent of the original and may be used as a duplicate original.

Your prompt reply will help my real estate transaction.

Thank you.

**Privacy Act Notice:** This information is to be used by the agency collecting it in determining whether you qualify as a prospective mortgagor or borrower under its program. It will not be disclosed outside the agency without your consent except to your employer(s) for verification of employment or to financial institutions for verification of your deposits and loans as permitted by law. You do not have to give us this information, but if you do not, your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, U.S.C., Chapter 37 (if VA); by 12 U.S.C., Section 1701 et sec. (if HUD/FHA); by 42 U.S.C., Section 1452b (if HUD/CPD); and Title 42, U.S.C., 1471 et seq., or 7 U.S.C., 1921 et seq. (if U.S.D., FmHA).

\_\_\_\_\_  
 Signature

\_\_\_\_\_  
 Social Security Number

\_\_\_\_\_  
 Printed Name

\_\_\_\_\_  
 Signature

\_\_\_\_\_  
 Social Security Number

\_\_\_\_\_  
 Printed Name





**Farmers & Merchants**  
**Bank of Colby**

240 W. 4<sup>th</sup> Street  
Colby, Kansas 67701  
(785) 460-3321

## **PRIVACY POLICY NOTICE**

We recognize that our relationships with current and prospective customers are based on integrity and trust. We work hard to maintain your privacy and are very careful to preserve the private nature of our relationship with you. At the same time, our business sometimes requires that we collect and/or share certain information about you with other organizations or companies. As such, we want you to be aware of how we handle nonpublic personal information. Our policies and procedures for collection and disclosing nonpublic personal information are detailed below:

We may collect nonpublic personal information about you from the following sources:

- Information we receive from you on your application or other loan and account forms;
- Information we receive from third parties such as credit bureaus;
- Information about your transactions with us, our affiliates, or others; and
- Information we collect when you visit our Internet web site

To the extent permitted by law, we may disclose to our affiliated companies the following information:

- Information we receive from you on your applications or other forms, such as your name, address and social security number; and
- Information regarding your credit experience with us including your credit history

We require anyone to whom we disclose your personal information to protect its confidentiality and to use it solely for the purpose for which it is disclosed. Otherwise, we do not disclose any nonpublic personal information about our customers or former customers unless authorized by that customer or as permitted by law.

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. We maintain physical, electronic, and procedural safeguards that comply with applicable regulatory standards to guard your nonpublic personal information.

This privacy policy notice applies only to nonpublic personal information about individuals who obtain financial products or services primarily for personal, family, or household purposes.

Equal Housing Lender



Member FDIC



**Borrower's Certification & Authorization  
And  
E-Communication Disclosure Consent**

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**Certification**

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The undersigned certify the following:

1. I/We have applied for a mortgage loan from **Mortgage Investment Services Corporation**. In applying for the loan, I/we completed a loan application containing various information on the purposes of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application with the employer and/or other documents, nor did I/we omit any pertinent information.
2. I/We understand and agree that **Mortgage Investment Services Corporation** reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as application under the provision of Title 18, United States Code, Section 1014.

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**Authorization to Release Information**

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To Whom It May Concern:

1. I/We have applied for a mortgage loan from **Mortgage Investment Services Corporation**. As part of the application process, **Mortgage Investment Services Corporation** may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We understand and agree that **Mortgage Investment Services Corporation** reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. **Mortgage Investment Services Corporation** or any Investor that purchases the mortgage may address this authorization to any part names in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to **Mortgage Investment Services Corporation** or the Investor that purchased the mortgage is appreciated.

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Borrower Signature

Date

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Borrower Signature

Date

Social Security Number \_\_\_\_\_

Social Security Number \_\_\_\_\_



# 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>I. 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 _____ Lender Case Number _____ <input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service			
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): _____

<b>II. PROPERTY INFORMATION AND PURPOSE OF LOAN</b>					
Subject Property Address (street, city, state & ZIP) _____		No. of Units _____			
Legal Description of Subject Property (attach description if necessary) _____		Year Built _____			
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					
<b>Complete this line if construction or construction-permanent loan.</b>					
Year Lot Acquired _____	Original Cost \$ _____	Amount Existing Liens \$ _____	(a) Present Value of Lot \$ _____	(b) Cost of Improvements \$ _____	Total (a + b) \$ _____
<b>Complete this line if this is a refinance loan.</b>					
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) _____
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain) _____					

<b>Borrower</b>		<b>III. BORROWER INFORMATION</b>				<b>Co-Borrower</b>	
Borrower's Name (include Jr. or Sr. if applicable) _____				Co-Borrower's Name (include Jr. or Sr. if applicable) _____			
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 _____
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated	Dependents (not listed by Co-Borrower) no. _____ ages _____			<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated	Dependents (not listed by Borrower) no. _____ ages _____		
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. _____			
Mailing Address, if different from Present Address _____				Mailing Address, if different from Present Address _____			
<b>If residing at present address for less than two years, complete the following:</b>							
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. _____			

<b>Borrower</b>		<b>IV. EMPLOYMENT INFORMATION</b>				<b>Co-Borrower</b>	
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) _____	
<b>If employed in current position for less than two years or if currently employed in more than one position, complete the following:</b>							
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) _____	
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) _____	

**V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION**

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$	\$	\$	Rent	\$	
Overtime				First Mortgage (P&I)		\$
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other:		
<b>Total</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>Total</b>	<b>\$</b>	<b>\$</b>

\* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income

Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C	Monthly Amount
	\$

**VI. ASSETS AND LIABILITIES**

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

Completed  Jointly  Not Jointly

ASSETS		Cash or Market Value	Liabilities and Pledged Assets. List the creditor's name, address, and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities, which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.		
Description			LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:	\$		Name and address of Company	\$ Payment/Months	\$
<i>List checking and savings accounts below</i>					
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$		Acct. no.		
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$		Acct. no.		
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$		Acct. no.		
Stocks & Bonds (Company name/ number & description)	\$		Name and address of Company	\$ Payment/Months	\$
			Acct. no.		
Life insurance net cash value	\$		Name and address of Company	\$ Payment/Months	\$
Face amount: \$					
<b>Subtotal Liquid Assets</b>	<b>\$</b>				
Real estate owned (enter market value from schedule of real estate owned)	\$				
Vested interest in retirement fund	\$				
Net worth of business(es) owned (attach financial statement)	\$		Acct. no.		
Automobiles owned (make and year)	\$		Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
Other Assets (itemize)	\$		Job-Related Expense (child care, union dues, etc)	\$	
			<b>Total Monthly Payments</b>	<b>\$</b>	
<b>Total Assets a.</b>	<b>\$</b>		<b>Net Worth (a minus b)</b>	<b>\$</b>	<b>Total Liabilities b. \$</b>



**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
<b>X</b>		<b>X</b>	