



Email Loan Application Documents

Thank You for your interest in working with us for your home financing. Please call us at 502 223-1638 if you have questions. Mail completed forms to us at PO Box 535, Frankfort, KY 40602 or fax to us at 502 223-7136.

TO PROTECT YOUR PERSONAL FINANCIAL INFORMATION, PLEASE DO NOT EMAIL YOUR COMPLETED APPLICATION OR OTHER FORMS TO FIRST FEDERAL.

These documents need to be signed and returned by all applicants:

- **UNIFORM RESIDENTIAL LOAN APPLICATION (5 pages).** If applying for joint credit, please sign at the top of Page 1. Borrowers and co-borrowers need to sign on Pages 4 and 5. If you have both home and cell phone numbers, please provide both. Providing us with an email address and signing the Delivery of Electronic Information form will allow us to send disclosures to you via email, allowing us to process and close your loan more quickly.
- **BORROWER'S SIGNATURE AUTHORIZATION FORM - EVIDENCE OF AUTHORIZATION.**
- **Delivery of Electronic Information and Notice of Availability of Paper Records ONLY IF you want to authorize the delivery of electronic documents by email.** This can shorten the loan processing time.

The following forms may also be needed depending on your situation:

- 1) **Consumer Handbook on Adjustable Rate Mortgages (ARM).** This booklet is not included in email forms. If you are applying for an adjustable rate loan, please pick up a copy from us or access online at http://www.federalreserve.gov/pubs/arms/arms_english.htm.
- 2) **Your home loan toolkit (A step-by-step guide).** This booklet is not included in email forms. Please pick up a copy from us or access online at http://files.consumerfinance.gov/f/201503_cfpb_your-home-loan-toolkit-web.pdf.
- 3) **Shopping For a Mortgage?** (2 pages). This contains useful information about adjustable rates, down payment, escrow accounts, etc.
- 4) **Things You Need for a Real Estate Purchase (or Refinance) Loan** (2 pages). A handy checklist of what we will need to process your application.
- 5) **Information for Borrowers: Please Read** (2 pages). You will need to know this information.
- 6) **Authorization For Mortgage Payoff** (2 pages). If you are purchasing a home, please provide this form to the seller or your realtor. If you are refinancing a loan that is presently with another lender, please complete, sign, and return this form to First Federal. The second page (Borrowers who are refinancing...) should also be provided to the seller or your realtor.
- 7) **3/1 Early ARM Disclosure Statement** (1 page). We provide this adjustable rate disclosure to our customers at the time of application. If you choose a fixed rate or different ARM, this disclosure will not apply to you.
- 8) **Private Mortgage Insurance Companies.** Please sign and return this document if your down payment will be less than 20% of purchase price or you are requesting a loan that is more than 80% of appraisal value for refinances.
- 9) **Information About the Privacy of Your Financial Information:** All applicants should read this disclosure. If you are applying for a 15 or 30 year fixed rate loan, please sign bottom of Page 2 and date the same as Uniform Residential Loan Application.

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 Signature _____ Co-Borrower Signature _____

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for:	<input type="checkbox"/> VA <input type="checkbox"/> FHA	<input type="checkbox"/> Conventional <input type="checkbox"/> USDA/Rural Housing Service	<input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number
Amount \$	Interest Rate %	No. of Months	Amortization Type: <input type="checkbox"/> Fixed Rate <input type="checkbox"/> GPM	<input type="checkbox"/> Other (explain): <input type="checkbox"/> ARM (type):	

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

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"/> Refinance	<input type="checkbox"/> Construction <input type="checkbox"/> Construction-Permanent	<input type="checkbox"/> Other (explain):	Property will be: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost \$	Amount Existing Liens \$	(a) Present Value of Lot \$	(b) Cost of Improvements \$	Total (a + b) \$
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Complete this line if this is a refinance loan.

Year Acquired	Original Cost \$	Amount Existing Liens \$	Purpose of Refinance	Describe Improvements Cost: \$	<input type="checkbox"/> made <input type="checkbox"/> to be made
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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)				

Borrower

III. BORROWER INFORMATION

Co-Borrower

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"/> Separated	<input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower) no. ages		<input type="checkbox"/> Married <input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (include single, divorced, widowed)	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			

If residing at present address for less than two years, complete the following:

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.
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Borrower

IV. EMPLOYMENT INFORMATION

Co-Borrower

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)	

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Borrower		IV. EMPLOYMENT INFORMATION (cont'd)		Co-Borrower	
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:		
Total	\$	\$	\$	Total	\$	\$

* 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 <input type="checkbox"/> Jointly <input type="checkbox"/> 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		\$	
Cash deposit toward purchase held by:			
List checking and savings accounts below			
Name and address of Bank, S&L, or Credit Union			
Acct. no.		\$	Acct. no.
Name and address of Bank, S&L, or Credit Union			
Acct. no.		\$	Acct. no.
Name and address of Bank, S&L, or Credit Union			
Acct. no.		\$	Acct. no.

VI. ASSETS AND LIABILITIES (cont'd)

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: \$					
Subtotal Liquid Assets	\$				
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.)		\$	
		Total Monthly Payments		\$	
Total Assets a.	\$	Net Worth (a minus b) ▶	\$	Total Liabilities b.	\$

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
	Totals	\$	\$	\$	\$	\$	\$

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number

VI. DETAILS OF TRANSACTION		VII. DECLARATIONS				
a. Purchase price	\$	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation. a. Are there any outstanding judgments against you? b. Have you been declared bankrupt within the past 7 years? c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? d. Are you a party to a lawsuit? 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 reasons for the action.)	Borrower Yes No		Co-Borrower Yes No	
b. Alterations, improvements, repairs			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Land (if acquired separately)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Refinance (incl. debts to be paid off)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Estimated prepaid items			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Estimated closing costs			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. PMI, MIP, Funding Fee						
h. Discount (if Borrower will pay)						
i. Total costs (add items a through h)						

III. DETAILS OF TRANSACTION		III. DECLARATIONS					
		If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.		Borrower		Co-Borrower	
				Yes	No	Yes	No
j.	Subordinate financing						
k.	Borrower's closing costs paid by Seller	f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		g. Are you obligated to pay alimony, child support, or separate maintenance?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l.	Other Credits (explain)	h. Is any part of the down payment borrowed?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		i. Are you a co-maker or endorser on a note?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m.	Loan amount (exclude PMI, MIP, Funding Fee financed)	-----					
n.	PMI, MIP, Funding Fee financed	j. Are you a U.S. citizen?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
o.	Loan amount (add m & n)	k. Are you a permanent resident alien?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
p.	Cash from/to Borrower (subtract j, k, l & o from i)	l. Do you intend to occupy the property as your primary residence? If Yes, " complete question m below		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		m. Have you had an ownership interest in a property in the last three years? (1) What type of property did you own—principal residence (PR), second home (SH), or investment property (IP)? (2) How did you hold title to the home— 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"/>

IV. 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 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) 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 residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) 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; (7) 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; (8) 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; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgement Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature X	Date	Co-Borrower's Signature X	Date
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V. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a 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 not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the 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 <input type="checkbox"/> I do not wish to furnish this information	CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male

To be Completed by Loan Originator:

This information was provided:
☐ In a face-to-face interview
☐ In a telephone interview
☐ By the applicant and submitted by fax or mail
☐ By the applicant and submitted via e-mail or the Internet

Loan Originator's Signature X	Date
Loan Originator's Name (print or type)	Loan Originator Identifier
	Loan Originator's Phone Number (including area code)
Loan Origination Company's Name	Loan Origination Company Identifier
	Loan Origination Company's Address 216 WEST MAIN STREET PO BOX 535, FRANKFORT KY 40602

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 X	Date	Co-Borrower's Signature X	Date
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BORROWER'S SIGNATURE AUTHORIZATION FORM
EVIDENCE OF AUTHORIZATION

The undersigned hereby authorize First Federal/Central Kentucky Federal Savings Bank (the "Bank") to verify my past and present employment, earnings records, bank accounts, stock holdings and any other asset balances that are needed to process my mortgage loan application.

I further authorize the Bank to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references.

If the loan requires Private Mortgage Insurance (PMI), the Bank may provide private mortgage insurance companies with personal financial information the applicant(s) has/have provided in connection with the loan application including income information, credit history information, and the applicant(s) reported financial condition. The private mortgage insurance companies with whom the Bank deals have agreed to keep this information private and to use the information for the sole purpose of deciding whether or not to issue private mortgage insurance on the loan requested.

If the loan requires an appraisal, the Bank may provide an independent appraiser (from the Bank's approved panel of appraisers) with information regarding the contracted purchase of the property.

If the proposed loan requires property insurance, I authorize the property and casualty insurance company, and its agents, to furnish any related information or documentation necessary to this proposed transaction

It is understood that a photocopy of this authorization form will also serve as authorization. The original signed form is maintained in the office of the Bank.

The information the lender obtains is only to be used in the processing of my application for a mortgage loan.

Applicant

Date

Co-Applicant

Date

Rev. 10/17/16

First Federal Savings Bank of Kentucky
Central Kentucky Federal Savings Bank
(a Division of First Federal Savings Bank of Kentucky)

Delivery of Electronic Information and Notice of Availability of Paper Records

Please note: We offer delivery of electronic documents by email as a convenience to our customers and to facilitate shorter waiting times for certain parts of a mortgage loan transaction. Most of us are used to sending and receiving emails with little thought, but there are federal regulations associated with making loans that require a particular method for acknowledging your assent to receive electronic documents.

You are in no way obliged to accept any documentation from us electronically. In all cases, we can make paper copies of documents available to you either in person or by mail at no cost to you. You may withdraw your consent to receiving electronic documents at any time either by mail, email, telephone, or in person.

Your consent to receiving electronic documents will continue until you withdraw your consent.

We will not use your email address for marketing purposes, nor will we sell or otherwise provide your email address to an outside party.

Warning: We don't think email is safe for transmitting personal information such as your Social Security Number, date of birth, or bank account numbers. We will not send this information to you in an email and ask you not to include it in any electronic correspondence to us.

Hardware and Software Requirements:

- you must have a computer, tablet, or other device on which you can send and receive email
- you must be able to read PDF files. Most browsers have software for reading PDF files pre-installed. Also, Adobe provides software for reading PDF files free of charge.

Process: There are three steps to enacting electronic delivery of documents:

- 1) You must read and sign this disclosure. You may do so in person (at time of application) or it may be mailed or emailed to you, to which you must return a copy with an original signature either in person or by mail.
- 1) We will send to your email address an acknowledgement of this disclosure
- 2) You must reply to the email with your assent to continued receipt of electronic documents.

Applicant's Email Address

Date

Signature

Signature

First Federal Savings Bank of Kentucky
Central Kentucky Federal Savings Bank
(a Division of First Federal Savings Bank of Kentucky)

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You are in no way obliged to accept any documentation from us electronically. In all cases, we can make paper copies of documents available to you either in person or by mail at no cost to you. You may withdraw your consent to receiving electronic documents at any time either by mail, email, telephone, or in person.

Your consent to receiving electronic documents will continue until you withdraw your consent.

We will not use your email address for marketing purposes, nor will we sell or otherwise provide your email address to an outside party.

Warning: We don't think email is safe for transmitting personal information such as your Social Security Number, date of birth, or bank account numbers. We will not send this information to you in an email and ask you not to include it in any electronic correspondence to us.

Hardware and Software Requirements:

- you must have a computer, tablet, or other device on which you can send and receive email
- you must be able to read PDF files. Most browsers have software for reading PDF files pre-installed. Also, Adobe provides software for reading PDF files free of charge.

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- 1) You must read and sign this disclosure. You may do so in person (at time of application) or it may be mailed or emailed to you, to which you must return a copy with an original signature either in person or by mail.
- 1) We will send to your email address an acknowledgement of this disclosure
- 2) You must reply to the email with your assent to continued receipt of electronic documents.

Applicant's Email Address

Date

Signature

Signature



Shopping for a Mortgage?

At First Federal in Frankfort and Central Kentucky Federal in Danville & Lancaster, we specialize in promoting savings and making home mortgages. Over the years we have built a solid reputation for integrity and customer service. We offer various financial services, but concentrate on our specialty: originating and servicing residential mortgage loans.

If you are considering purchasing or refinancing a home, we can help. We work one-on-one with you to find the loan that best fits your needs. In addition to our good rates, we have a reputation for very low closing costs and finding a way to say "yes".

Our customers deal with us directly, right here locally. We never ask you to send your payment somewhere else. We do not ask you to go through a call center for customer service. Our knowledgeable local staff will be available when you need us.

There are a number of ways to begin the application process. Generally, we find it helpful to have a face-to-face conversation so that we can gather information and determine the type of loan that works best for you. Loan Officers are available at 194 Versailles Rd. and 216 West Main St. in Frankfort, 340 West Main St. in Danville, and 208 Lexington St. in Lancaster. You can drop off a completed application at any of our locations, either during regular hours or in our night depositories. To protect the confidentiality of your personal information, please do not email your application or other private information to us.

Below are some questions we hear frequently, along with our answers:

Do I want a fixed rate or adjustable rate? There's not an easy answer to this. Many borrowers assume a fixed rate loan is what they want, even though it can turn out to cost more than an adjustable rate loan, depending on their particular circumstances. You should know that our adjustable rate loans typically start out with lower interest rates than fixed rate loans and the closing costs are generally lower by a considerable amount.

Who controls how high my adjustable rate loan goes? We use an average home loan interest rate published by an agency of the federal government. Your loan would be limited to annual changes of no more than 1% and a lifetime increase of no more than 5%. Our loans also have an initial fixed period during which time there will be no rate adjustments.

How do I select my term (length of the loan)? We recommend you choose the longest term available at the best rate. In some cases, by choosing a shorter term you can get a lower rate (such as choosing between a 15-year and 30-year fixed rate mortgage). However, for other loans there is no rate savings between a short term and a 30-year term, so we suggest you take the longest term for which you qualify. If you want to pay it off quicker, just make a higher monthly payment. The excess always goes to principal and there is no penalty for paying extra. Our loan officers will gladly help you figure out how much to pay over various terms. This way, if something unexpected comes up during a month, you have the choice to pay the minimum.

How much down payment do I need? We have programs that work with as little as 5% down plus closing costs and property insurance. The best rates are for loans with 20% or more equity, but loans with less equity can be very affordable as well.

What is Private Mortgage Insurance? For loans with less than 20% equity (or down payment), we generally ask the borrower to purchase insurance in case they default. The insurance is added to your monthly payment and can be taken off once you reach an 80% loan-to-value ratio. We also have a plan called an 80-10-10 loan (some call it a piggyback loan) where we'll make you a first mortgage loan for 80% of the value of your home and another loan with a shorter term for up to 10% of the value. This will allow you to build equity faster. Although your combined monthly payment may be more than a regular loan with private mortgage insurance, more of your payment is being used to pay down principal. We may have other options available, please ask us.

What if I need to move? Don't worry about your loan, there will be no prepayment penalty. We will also be glad to work with you on a bridge loan (if your new home is in our lending area) where we combine the equity in two homes so you can move into the new one while trying to sell the old one.

How can I find out what your rates are? We keep all of our mortgage loan rates updated on our website at www.ffsbky.bank.

What are servicing rights? Many lenders will make you a mortgage loan, sell the loan as an investment to someone, and then sell the servicing rights to another company. You will make your payments and address your questions to this company, wherever it is. The servicer obtains a fee from the investor who bought the loan, but they might also hope to earn a referral fee by selling you a credit card or insurance policy. We have never sold servicing rights and do not plan to. Your payments will be made to our bank and all questions will be answered by our local staff.

How do I make my payments? We will provide you with a passbook-type document that you can bring in or mail with your payment to any of our locations. That way, you can keep a record of each payment and the reduction in your principal. Or, we will be glad to set you up with an automatic draft from your account with us or from another financial institution.

I would like to help my child purchase a house. How can I do that? We'd be glad to talk to you about a variety of ways we can do this, ranging from seeing if they can qualify on their own, to allowing you to make a gift of a down payment, or to allowing you to co-sign. We also have a unique program where a parent can buy a house for a son or daughter (or a child can buy a house for a parent) and for which we charge the owner-occupied rate rather than the rental property rate (which is higher).

I've heard rental property is a good investment. Can First Federal/Central Kentucky Federal help me? Residential real estate can be a very good investment. It takes some basis of knowledge and some cash (or equity in other property) to get started, but we offer some great programs.



Things you need for a Real Estate **Purchase** Loan:

In order to apply for a loan to purchase real estate, you will need to submit a completed loan application which consists of the following items:

- ☐ 1) Completed loan application forms signed by all applicants;
- ☐ 2) A copy of the owner's deed to the property. This is not required at the time of application but this is where we will obtain a legal description of the property to be used for the appraisal and title examination;
- ☐ 3) A copy of the contract for purchase;
- ☐ 4) A completed Seller's Disclosure of Property Condition. This is not required for the purchase of a newly built home. If you are not working with a real estate agent, please ask us for a copy of the form;
- ☐ 5) If all of your income is derived from your employer, then we need copies of your W-2 form for the last two years. If you are self-employed or have various sources of income, then we need signed copies of your 1040 tax form for the past two years. We may require additional information or verifications for sources of income not shown in these documents.
- ☐ 6) A copy of your pay stub(s) for the current or most recent 30 days.
- ☐ 7) We must document evidence of your down payment. Please provide us with a copy of your bank statement from the last two months for the account(s) in which your down payment is held, or ask us for a verification form to take to the bank where the down payment is held. If the down payment is held in more than one account, please provide copies of all applicable statements. This is not necessary if the funds have been held at First Federal for the last two months.
- ☐ 8) A check for the appraisal fee. We do not collect this fee until after you have been provided a Loan Estimate disclosure. This fee is part of the closing costs quoted to you. The appraisal fee is not refundable once the appraisal has been ordered.

Please allow 10-15 minutes when you return the completed application to us. This time will be used to review your application, discuss loan options, ask and answer questions, and to explain the loan process and timing. Any member of our loan staff can help you. An appointment is not necessary, although it might save you a little waiting.

Thank you for choosing us for your home loan!

Rev 10/17/16



Things you need for a Refinance Loan:

In order to apply for a loan to refinance an existing loan secured by real estate, you will need to submit a completed loan application which consists of the following items:

- ☐ 1) Completed loan application forms signed by all applicants;
- ☐ 2) A copy of your deed to the property. This is not required at the time of application but this is where we will obtain a legal description of the property to be used for the appraisal and title examination; (not necessary if your first mortgage is currently with us.)
- ☐ 3) If all of your income is derived from your employer, then we need copies of your W-2 form for the last two years. If you are self-employed or have various sources of income, then we need signed copies of your Federal 1040 tax form for the past two years as well as the supporting schedules. We may require additional information or verifications for sources of income not shown in these documents.
- ☐ 4) A copy of your pay stub(s) for the current or most recent 30 days.
- ☐ 5) A check for the appraisal fee (not needed if we have recent appraisal on file). We do not collect this fee until after you have been provided a Loan Estimate disclosure. This fee is part of the closing costs quoted to you. The appraisal fee is not refundable once the appraisal has been ordered.

Please allow 10-15 minutes when you return the completed application to us. This time will be used to review your application, discuss loan options, ask and answer questions, and to explain the loan process and timing. Any member of our loan staff can help you. An appointment is not necessary, although it might save you a little waiting.

Thank you for choosing us for your home loan!

Rev 10/17/16



INFORMATION FOR BORROWERS: PLEASE READ

Identification: 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 applies for a loan.

What this means for you: When you apply, we will ask for your name, address, date of birth, Social Security Number, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. Depending on the type of loan you request, we will be obtaining additional information for other purposes.

Property Taxes: If you are purchasing a home, it is likely that your property tax assessment will increase to be equal to the purchase price in the year after the home is purchased. This could represent a dramatic increase in your tax bill. If you have an escrow account, we will attempt to analyze your account in December or January and increase your monthly payment accordingly.

Right of Recission: If you are applying for a loan in which we are taking your current residence as collateral, and you own all or part of your residence, you will be provided the Right of Recission. This is part of a federal regulation that allows you three business days from the time your note and mortgage are signed to consider your decision. We will disburse the funds after the third day.

This applies any time you:

- Refinance your loan with First Federal or Central Kentucky Federal (the Bank) and obtain more money
- Refinance your loan that is currently financed with another lender
- Obtain a home equity line of credit
- Use the equity in your home to purchase another piece of property, even if the new property will become your principal residence

This does not apply when you are purchasing a new home or rental property and not using your current home as collateral.

Please consider this issue when scheduling your closing, and ask us if you have questions.

Down Payment Funds (Purchases): You will be required to bring funds to the closing for down payment and closing costs. If your account is with First Federal/Central Kentucky Federal, a personal check is acceptable. Otherwise, you will need to discuss with your loan officer an acceptable method of payment.

Homeowners Insurance: A week prior to closing, please ask your insurance company to fax us a binder. Please ask your loan officer for the fax number to use. Your insurance coverage must be equal to or greater than your loan amount. We need to know your annual premium amount, and "*First Federal Savings Bank of Kentucky ISAOA*" must be in the mortgagee clause. Please provide this information to your insurance company when you request them to fax the binder.

If we are setting up an escrow account to pay your insurance annually, you will normally be required to pay the first year premium to your insurance company in advance.

Flood Insurance:

Federal regulations require that we make a determination for any improved property that serves as security for our loan as to whether or not the property is in a designated flood hazard area. We generally have three types of flood hazard areas:

Zone X: Properties in Zone X are not required to purchase flood insurance. Borrowers should note that their hazard insurance policy will not protect the building or contents from flood waters resulting from flash floods, ground water, burst pipes, or rising waters. We encourage borrowers to discuss the merits of flood insurance, as an adjunct to normal hazard insurance, with their insurance agent. If you do not receive notification that your property is in Zone A or Zone B, you may assume the property is in Zone X.

Zone B: Properties in Zone B have some chance of flooding. The Bank retains the option to require borrowers to obtain flood insurance for properties in these areas, but generally does not make this requirement. We strongly suggest borrowers who own these properties consider the option of flood insurance.

Zone A: Properties in Zone A must be covered by flood insurance. This insurance is available from most agents who sell hazard insurance. The Bank will set the minimum coverage level, which will generally be the lower of the loan amount, the insurable value of the property, or the federal coverage limit (currently \$250,000 for residential properties and \$500,000 for commercial properties). The Bank maintains the right to require coverage at a level greater than the loan amount if it is determined that the value of that coverage would otherwise be impaired.

If we require that you have an escrow account for your loan for taxes and hazard insurance, we will require that you also include your flood insurance premium in your escrow account.

Please note that flood maps change and that if your property is determined to be in Zone A after the loan is closed, we will provide written notification that requires you to purchase insurance within 45 days of that discovery.

If your flood insurance lapses we will alert you of that responsibility and give you 45 days to reinstate the insurance. If insurance is not obtained in the appropriate amount, we will force-place the insurance and you will be required to reimburse us for the cost.

First Federal
Savings Bank of Kentucky



Frankfort, KY

Central Kentucky
Federal Savings Bank

A Division of First Federal Savings Bank
Danville, KY • Lancaster, KY

Authorization For Mortgage Payoff

Lender: _____

Lender's Address: _____

Lender's Phone: _____

Lender's Fax: _____

Notice: The lender as referenced above may be a servicer. Please list the entity to which you make your monthly payments.

Mortgagor's Name:
(Owner-Borrower) _____

Property Address: _____

Mortgagor's Account Number:
(Borrower) _____

Payoff Date: _____
to be determined by First Federal

Dear Sir or Madam:

I hereby request release to First Federal Savings Bank of Kentucky or Central Kentucky Federal Savings Bank the pay-off of my mortgage loan listed above. Please provide the amount needed to pay the loan off (and release the mortgage) on the date specified. Also, please include a per diem amount and any other pertinent information including payoff penalties, late charges, and other fees.

Please respond within five business days as required by KRS 286.8-220 (if applicable).

Please fax your response to: First Federal Savings Bank of Kentucky (502) 223-7136

Borrower Signature

Date

Borrower Signature

216 West Main St.
Frankfort, KY 40601
(502) 223-1638

194 Versailles Rd.
Frankfort, KY 40601
(502) 695-3400

1220 US Highway 127
Frankfort, KY 40601
(502) 223-3472

340 West Main St.
Danville, KY 40422
(859) 236-4181

120 Skyway Dr.
Danville, KY 40422
(859) 236-4277

208 Lexington St.
Lancaster, KY 40444
(859) 792-3368

BORROWERS Who Are Refinancing

SELLERS Who Are Not Using a Realtor and are selling to persons who are obtaining financing from First Federal/Central Kentucky Federal

BUYERS are asked to provide this form to their sellers. Below, those who owe the mortgage to be paid off are called "mortgager". Attention to the following points will make your closing go as smoothly as possible:

- ☐ It is important to get pay-off information in process as soon as possible. If you are refinancing, please complete and return the "Authorization for Mortgage Payoff" form as soon as possible. Complete this form for each mortgage currently secured by the property. If you are purchasing property, please provide one or more copies to the sellers so that they can complete one for each outstanding mortgage. Have them return the forms to us for further processing.
- ☐ Despite our best efforts, some lenders may cause a delay by not providing pay-off information in a timely manner. We may need to enlist the mortgager's help in obtaining this information and at times we may be unable to close as scheduled due to such delays. Other (perhaps unforeseen) circumstances may include:
 - Some lenders charge fees for sending written pay-offs.
 - Some lenders hold escrow accounts for up to 30 days before sending a check to the mortgager.
 - Some lenders and some loan programs (including government programs) charge future interest when loans are not paid by a certain time of the month, resulting in extra charges to the mortgager.
 - Some loans have prepayment penalties.
- ☐ We will generally send pay-off funds by wire transfer. The cost is usually \$30.00. For purchases, the fee will be deducted from the mortgager's proceeds. If you would like to make other arrangements for the delivery of the pay-off check, please let us know. If we (the Bank) can deliver pay-off checks to local lenders at their office, there will be no charge.
- ☐ Sellers are expected to see that the new deed is prepared. This deed must be provided at least 24 hours prior to closing so that it may be reviewed by the title attorney. If the seller prefers, we can ask the title attorney to prepare the deed (at a cost, usually, of \$75 to be deducted from the seller's proceeds).
- ☐ Sellers are expected to pay deed tax in the amount of \$1.00 per thousand dollars of the sales price (to be deducted from the seller's proceeds).
- ☐ The seller will be expected to pay to the buyer an estimate of property taxes due from January 1 through the date of closing (for all Kentucky counties, except for Fayette). The estimate will be based on the previous year's tax rates until the current year's tax rates become available. We will use the assessment provided by the PVA office within ten days of closing, discounted in anticipation of early payment. We (the Bank) will not be responsible if the actual tax bill turns out to be higher or lower.

3/1 EARLY ARM DISCLOSURE STATEMENT

Applicant:

Lender:

FIRST FEDERAL SAVINGS BANK OF KENTUCKY
Branch 01
216 West Main Street
P.O. Box 535
Frankfort, KY 40602

Origination Co. NMLSR ID: 449672

ADJUSTABLE RATE MORTGAGE ("ARM") IMPORTANT MORTGAGE LOAN INFORMATION -- PLEASE READ CAREFULLY PROGRAM NAME: 3 YEAR ARM

If you wish to apply for an Adjustable Rate Mortgage loan (referred to in this disclosure as an "ARM") with FIRST FEDERAL SAVINGS BANK OF KENTUCKY (referred to in this disclosure as "we," "us," "our" or "Lender"), you should read the information below concerning the differences between this ARM program and other mortgage loan programs with which you may be familiar. This disclosure describes the features of the specific ARM that you are considering. Upon your request, we will provide you with information about any other Adjustable Rate Mortgage programs we offer.

GENERAL DESCRIPTION OF AN ADJUSTABLE RATE MORTGAGE LOAN. This loan is an Adjustable Rate Mortgage loan. The applicable interest rate may change from time to time based upon the movements of an interest rate index. This ARM program is based on the terms and conditions set forth in this disclosure and in the loan documents. We have based this disclosure on recent interest rates, index and margin values, and fees. Ask us for our current interest rate and margin.

You should read carefully this disclosure and the promissory note, deed of trust or mortgage, any riders and all other documents that you will be asked to sign if we offer an ARM to you and you accept it. This disclosure is not a contract or a loan commitment. However, the loan documents once signed will be a contract between you and us. The matters discussed in this disclosure are subject to change by us at any time without notice.

HOW YOUR INTEREST RATE IS DETERMINED. Your interest rate will be determined by means of an index that may change from time to time.

The Index. The interest rate charged under this ARM program will be based on an interest rate index (referred to in this disclosure as the "Index"). The Index is the MIRS TRANSITION INDEX AS PUBLISHED BY THE FHFA, aka PMMS+. Information about this Index is available in the Wall Street Journal or www.fhfb.gov. If the Index is no longer available, we will choose a new index that is based upon comparable information.

Interest Rate. The interest rate is based on the Index value, . A change in the Index generally will result in a change in the interest rate. The amount that your interest rate may change also may be affected by periodic interest rate change limitations and any minimum or maximum interest rate limits, as discussed below.

Interest Rate Adjustments. Your interest rate under this ARM program can change ANNUALLY, AFTER THE FIRST THREE YEARS. After the initial discount period is completed, your interest rate cannot be less than 3.000% per annum. Notwithstanding this minimum interest rate, your interest rate cannot increase or decrease more than 1.000 percentage points at each adjustment. However, under no circumstances will your interest rate increase more than 5.000 percentage points at any time during the term of your loan.

Initial Interest Rate Discount. Your initial interest rate will be discounted and will not be based on the Index used to make later adjustments. You should note, however, that because your initial interest rate will be discounted, your interest rate may increase on the first Change Date even if the Index remains the same or decreases. Ask us for the current interest rate discount under this ARM program.

HOW YOUR PAYMENTS ARE DETERMINED. Your monthly payment of principal and interest will be determined based on the interest rate, loan term, and loan balance. If your interest rate changes, your payment will be adjusted to fully amortize the loan by the end of the loan term.

Frequency of Payment Changes. Based on increases or decreases in the Index, payment amounts under this ARM program can change ANNUALLY, AFTER THE FIRST THREE YEARS.

Payment Example. Your payment may increase or decrease substantially depending on changes in the interest rate. For example, on a \$10,000, 30-year loan with an initial interest rate of 3.500% (the initial interest rate in effect January 2020, which is not based on the index in effect for January 2020), the maximum amount that the interest rate can rise under this program is 5.000 percentage points to 8.500%, and the monthly payment can rise from an initial payment of \$44.90 to a maximum of \$72.44 in the eighth year.

Note: To see what your payments would be, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount. (For example, the monthly payment for a mortgage amount of \$60,000 would be: $\$60,000 \div \$10,000 = 6$; $6 \times \$44.90 = \269.40 monthly.)

Adjustment Notice. You will be notified at least 210, but no more than 240, days before the first payment at the adjusted level is due after the initial interest rate adjustment of the loan. This notice will contain information about the adjustment, including the rate, payment amount, and loan balance. You will also be notified at least 60, but no more than 120, days before the first payment at the adjusted level is due after any interest rate adjustments resulting in a corresponding payment change. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.

**3/1 EARLY ARM DISCLOSURE STATEMENT
(Continued)**

Page 2

APPLICANT ACKNOWLEDGMENT

The Applicant, having read the contents of the above disclosure, acknowledges receipt of this Disclosure and further acknowledges that this Disclosure was completed in full prior to its receipt. The Applicant also acknowledges receipt of the handbook entitled "Consumer Handbook on Adjustable Rate Mortgages."

APPLICANT:

X _____
Applicant Date

X _____
Applicant Date

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LOAN ORIGINATOR

NMLS #



PRIVATE MORTGAGE INSURANCE COMPANIES

List of Required Providers

If your loan requires private mortgage insurance, the policy must be purchased from the following company.

1. MGIC
250 E Kilbourn Avenue
PO Box 488
Milwaukee, WI 53201-0488
800-443-6431
First Federal has repeatedly used this provider

Applicant

Date

Applicant

Date

Information About the Privacy of Your Financial Information

FACTS	WHAT DOES FIRST FEDERAL SAVINGS BANK OF KENTUCKY AND CENTRAL KENTUCKY FEDERAL SAVINGS 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 scores When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.		
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 Savings Bank and Central Kentucky Federal Savings Bank choose to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does First Federal or Central Kentucky Federal 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 service to you		YES	NO
For joint marketing with other financial companies		NO	We don't share
For our affiliates' everyday business purposes - information about your transactions and experiences		NO	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness		NO	We don't share
For nonaffiliates to market to you		NO	We don't share
Questions?	In Frankfort, call 502 223-1638 or visit First Federal Savings Bank, 216 West Main St., Frankfort. In Danville, call 859 236-4181 or visit Central Kentucky Federal, 340 West Main St., Danville.		

Who we are	
Who is providing this notice?	First Federal Savings Bank of Kentucky or Central Kentucky Federal Savings Bank (a Division of First Federal Savings Bank of Kentucky)
What we do	
How does First Federal Savings Bank and Central Kentucky Federal Savings Bank 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 does First Federal Savings Bank and Central Kentucky Federal Savings Bank collect my personal information?	<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 ▪ give us your income information <p>We also collect your personal information from other companies.</p>
Why can't I limit all sharing?	<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>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ First Federal Savings Bank and Central Kentucky Savings Bank do not share with our affiliates.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ First Federal Savings Bank and Central Kentucky Savings Bank do not share with nonaffiliates so they can market to you.
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ▪ First Federal Savings Bank and Central Kentucky Federal Savings Bank do not jointly market.</p>
Other important information	



Title V of the Housing Economic Recovery Act of 2008, the Secure and Fair Enforcement Mortgage Licensing Act of 2008 (SAFE Act) is designed to enhance consumer protection and reduce fraud through the setting of minimum standards for the licensing and registration of mortgage loan originators. Registration is required for MLOs who work for an insured depository institution.

The following website will provide you with information about all MLOs who are either licensed or registered, **www.nmlsconsumeraccess.org**

First Federal Savings Bank of Kentucky (ID # 449672)

Stan Betsworth – 463172

Bill Johnson – 786296

Stacey Greenawalt – 463173

Stan Harmon – 786357

Clay Hulette – 463175

Ronald Howard – 786362

Lavenna F. Quire – 464524

Jim Baxter - 786365

Katina Mickens – 1492479

Adam Gray - 1091712

Julie Moore – 419220