First Federal Savings Bank of Kentucky
Frankfort, KY

Central Kentucky Federal Savings Bank
A Division of First Federal Savings Bank
Danville, KY · Lancaster, KY

Loan Application Documents

Thank you for choosing us for your home financing. Please call us at 502.223-1638 or 1-888-818-3372 if you have questions. Either drop off or 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 WITH SENSITIVE INFORMATION.

The following documents are included in this packet. Note that the items with a ☛ must be returned :

- ☛ **UNIFORM RESIDENTIAL LOAN APPLICATION** (9 pages). If applying for joint credit with someone with whom you share financial information (such as a spouse), the other borrower must complete the **UNIFORM RESIDENTIAL LOAN APPLICATION-ADDITIONAL BORROWER** (4 pages). If the other borrower does not share your financial information, he or she should complete another 9-page **UNIFORM RESIDENTIAL LOAN APPLICATION**. This longer form was introduced on March 1, 2021 and is much different from applications you may have completed before. Your loan officer would be glad to help with completion, or you can find instructions at https://singlefamily.fanniemae.com/delivering/uniform-mortgage-data-program/uniform-residential-loan-application
- ☛ **BORROWER'S SIGNATURE AUTHORIZATION FORM-EVIDENCE OF AUTHORIZATION**
- ☛ **DELIVERY OF ELECTRONIC INFORMATION AND NOTICE OF AVAILABILITY OF PAPER RECORDS.** If you would like to communicate with us by sending and receiving non-sensitive customer information by email, please make sure you have provided us with a valid email address and **sign and submit** this form.
- ☛ **3/1 EARLY ARM DISCLOSURE STATEMENT.** We provide this disclosure because it is the most popular adjustable-rate product. It does not apply if you choose a fixed-rate product and if you choose a different adjustable-rate product, we will provide a different form.
- ☛ **APPRAISAL NOTICE**
- ☛ **INFORMATION ABOUT THE PRIVACY OF YOUR FINANCIAL INFORMATION.**
- **MORTGAGE LOAN ORIGNATIORS REGISTERED WITH OUR BANK.**
- **AUTHORIZATION FOR MORTGAGE PAYOFF.** If you are purchasing a home, please provide this form to the seller or realtor. If you are refinancing a loan presently with another lender, please complete, sign, and return this form to us.
- **PRIVATE MORTGAGE INSURANCE COMPANIES.** Please sign and return if your loan officer indicates you will need private mortgage insurance
- **SHOPPING FOR A MORTGAGE?** This contains useful information about adjustable rates, down payment, escrow accounts, etc.

- **THINGS YOU NEED FOR A REAL ESTATE PURCHASE LOAN**
- **THINGS YOU NEED FOR A REAL ESTATE REFINANCE LOAN**
- **INFORMATION FOR BORROWERS**
- **BORROWERS WHO ARE REFINANCING**

The following important information is not included in this packet, but is available from several sources.

- **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, ask us to mail you one, or access online at https://files.consumerfinance.gov/f/documents/cfpb_charm_booklet.pdf
- **YOUR HOME LOAN TOOLKIT: A STEP-BY-STEP GUIDE.** This booklet is not included in email forms. Please pick up a copy from us, ask us to mail you one, or access at https://files.consumerfinance.gov/f/201503_cfpb_your-home-loan-toolkit-web.pdf

*To be completed by the **Lender:***
Lender Loan No./Universal Loan Identifier ____________ Agency Case No. ____________

	YES	NO
ESCROW	❑	❑

Uniform Residential Loan Application

Verify and complete the information on this application. If you are applying for this loan with others, each additional Borrower must provide information as directed by your Lender.

Section 1: Borrower Information.

This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

1a. Personal Information

Name *(First, Middle, Last, Suffix)*

Alternate Names – *List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)*

Social Security Number ____ – ____ – ____
(or Individual Taxpayer Identification Number)

Date of Birth
(mm/dd/yyyy)
____/____/____

Citizenship
◯ U.S. Citizen
◯ Permanent Resident Alien
◯ Non-Permanent Resident Alien

Type of Credit
◯ I am applying for **individual credit.**
◯ I am applying for **joint credit.** Total Number of Borrowers: __
Each Borrower intends to apply for joint credit. **Your initials:** ____

List Name(s) of Other Borrower(s) Applying for this Loan
(First, Middle, Last, Suffix) – Use a separator between names

Marital Status
◯ Married
◯ Separated
◯ Unmarried
(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)

Dependents *(not listed by another Borrower)*
Number __
Ages ____________

Contact Information
Home Phone (___) ___ – ____
Cell Phone (___) ___ – ____
Work Phone (___) ___ – ____ **Ext.** ____
Email ____________

Current Address
Street ____________ Unit # ____
City ____________ State ____ ZIP ____ Country ____
How Long at Current Address? ___ Years ___ Months **Housing** ◯ No primary housing expense ◯ Own ◯ Rent ($ ______ /month)

If at Current Address for LESS than 2 years, list Former Address ☐ ***Does not apply***
Street ____________ Unit # ____
City ____________ State ____ ZIP ____ Country ____
How Long at Former Address? ___ Years ___ Months **Housing** ◯ No primary housing expense ◯ Own ◯ Rent ($ ______ /month)

Mailing Address – *if different from Current Address* ☐ ***Does not apply***
Street ____________ Unit # ____
City ____________ State ____ ZIP ____ Country ____

1b. Current Employment/Self-Employment and Income

☐ ***Does not apply***

Employer or Business Name ____________ Phone (___) ___ – ____
Street ____________ Unit # ____
City ____________ State ____ ZIP ____ Country ____

Position or Title ____________
Start Date ___/___/____ *(mm/dd/yyyy)*
How long in this line of work? ___ Years ___ Months

Check if this statement applies:
☐ I am employed by a family member, property seller, real estate agent, or other party to the transaction.

☐ **Check if you are the Business Owner or Self-Employed**
◯ I have an ownership share of less than 25%.
◯ I have an ownership share of 25% or more.

Monthly Income (or Loss)
$ ______

Gross Monthly Income

Base	$ ______	/month
Overtime	$ ______	/month
Bonus	$ ______	/month
Commission	$ ______	/month
Military Entitlements	$ ______	/month
Other	$ ______	/month
TOTAL $	**0.00**	**/month**

1c. IF APPLICABLE, Complete Information for Additional Employment/Self-Employment and Income

☐ ***Does not apply***

Employer or Business Name ______________ Phone (___) ___ – ____

Street ______________ Unit # ______

City ______________ State ______ ZIP ______ Country ______

Position or Title ______________

Start Date ___ / ___ / ______ *(mm/dd/yyyy)*

How long in this line of work? ___ Years ___ Months

Check if this statement applies:

☐ I am employed by a family member, property seller, real estate agent, or other party to the transaction.

☐ **Check if you are the Business Owner or Self-Employed**

◯ I have an ownership share of less than 25%.

◯ I have an ownership share of 25% or more.

Monthly Income (or Loss) $ ______

Gross Monthly Income

Base	$ ______	/month
Overtime	$ ______	/month
Bonus	$ ______	/month
Commission	$ ______	/month
Military Entitlements	$ ______	/month
Other	$ ______	/month
TOTAL $	**0.00**	**/month**

1d. IF APPLICABLE, Complete Information for Previous Employment/Self-Employment and Income

☐ ***Does not apply***

Provide at least 2 years of current and previous employment and income.

Employer or Business Name ______________

Street ______________ Unit # ______

City ______________ State ______ ZIP ______ Country ______

Position or Title ______________

Start Date ___ / ___ / ______ *(mm/dd/yyyy)*

End Date ___ / ___ / ______ *(mm/dd/yyyy)*

☐ **Check if you were the Business Owner or Self-Employed**

Previous Gross Monthly Income $ ______ **/month**

1e. Income from Other Sources

☐ ***Does not apply***

Include income from other sources below. Under Income Source, choose from the sources listed here:

- Alimony
- Automobile Allowance
- Boarder Income
- Capital Gains
- Child Support
- Disability
- Foster Care
- Housing or Parsonage
- Interest and Dividends
- Mortgage Credit Certificate
- Mortgage Differential Payments
- Notes Receivable
- Public Assistance
- Retirement *(e.g., Pension, IRA)*
- Royalty Payments
- Separate Maintenance
- Social Security
- Trust
- Unemployment Benefits
- VA Compensation
- Other

NOTE: *Reveal alimony, child support, separate maintenance, or other income ONLY IF you want it considered in determining your qualification for this loan.*

Income Source – *use list above*	**Monthly Income**
	$
	$
	$
Provide TOTAL Amount Here	**$ 0.00**

Section 2: Financial Information — Assets and Liabilities.

This section asks about things you own that are worth money and that you want considered to qualify for this loan. It then asks about your liabilities (or debts) that you pay each month, such as credit cards, alimony, or other expenses.

2a. Assets – Bank Accounts, Retirement, and Other Accounts You Have

Include all accounts below. Under Account Type, choose from the types listed here:

- Checking
- Savings
- Money Market
- Certificate of Deposit
- Mutual Fund
- Stocks
- Stock Options
- Bonds
- Retirement *(e.g., 401k, IRA)*
- Bridge Loan Proceeds
- Individual Development Account
- Trust Account
- Cash Value of Life Insurance *(used for the transaction)*

Account Type – *use list above*	**Financial Institution**	**Account Number**	**Cash or Market Value**
			$
			$
			$
			$
			$
		Provide TOTAL Amount Here	**$ 0.00**

2b. Other Assets and Credits You Have

☐ ***Does not apply***

Include all other assets and credits below. Under Asset or Credit Type, choose from the types listed here:

Assets

- Proceeds from Real Estate Property to be sold on or before closing
- Proceeds from Sale of Non-Real Estate Asset
- Secured Borrowed Funds
- Unsecured Borrowed Funds
- Other

Credits

- Earnest Money
- Employer Assistance
- Lot Equity
- Relocation Funds
- Rent Credit
- Sweat Equity
- Trade Equity

Asset or Credit Type – *use list above*	**Cash or Market Value**
	$
	$
	$
	$
Provide TOTAL Amount Here	**$ 0.00**

2c. Liabilities – Credit Cards, Other Debts, and Leases that You Owe

☐ ***Does not apply***

List all liabilities below (except real estate) and include deferred payments. Under Account Type, choose from the types listed here:

- Revolving *(e.g., credit cards)*
- Installment *(e.g., car, student, personal loans)*
- Open 30-Day *(balance paid monthly)*
- Lease *(not real estate)*
- Other

Account Type – *use list above*	**Company Name**	**Account Number**	**Unpaid Balance**	*To be paid off at or before closing*	**Monthly Payment**
			$	☐	$
			$	☐	$
			$	☐	$
			$	☐	$
			$	☐	$

2d. Other Liabilities and Expenses

☐ ***Does not apply***

Include all other liabilities and expenses below. Choose from the types listed here:

- Alimony
- Child Support
- Separate Maintenance
- Job Related Expenses
- Other

	Monthly Payment
	$
	$
	$

Borrower Name: ______________________________

Section 3: Financial Information — Real Estate.

This section asks you to list all properties you currently own and what you owe on them. ☐ ***I do not own any real estate***

3a. Property You Own

If you are refinancing, list the property you are refinancing FIRST.

Address Street ______ Unit # ______
City ______ State ______ ZIP ______ Country ______

Property Value	**Status:** Sold, Pending Sale, or Retained	**Intended Occupancy:** Investment, Primary Residence, Second Home, Other	**Monthly Insurance,Taxes, Association Dues, etc.** *if not included in Monthly Mortgage Payment*	**For 2-4 Unit Primary or Investment Property**	
				Monthly Rental Income	**For LENDER to calculate:** Net Monthly Rental Income
$			$	$	$

Mortgage Loans on this Property ☐ ***Does not apply***

Creditor Name	**Account Number**	**Monthly Mortgage Payment**	**Unpaid Balance**	*To be paid off at or before closing*	**Type:** FHA, VA, Conventional, USDA-RD, Other	**Credit Limit** *(if applicable)*
		$	$	☐		$
		$	$	☐		$

3b. IF APPLICABLE, Complete Information for Additional Property

☐ ***Does not apply***

Address Street ______ Unit # ______
City ______ State ______ ZIP ______ Country ______

Property Value	**Status:** Sold, Pending Sale, or Retained	**Intended Occupancy:** Investment, Primary Residence, Second Home, Other	**Monthly Insurance, Taxes, Association Dues, etc.** *if not included in Monthly Mortgage Payment*	**For 2-4 Unit Primary or Investment Property**	
				Monthly Rental Income	**For LENDER to calculate:** Net Monthly Rental Income
$			$	$	$

Mortgage Loans on this Property ☐ ***Does not apply***

Creditor Name	**Account Number**	**Monthly Mortgage Payment**	**Unpaid Balance**	*To be paid off at or before closing*	**Type:** FHA, VA, Conventional, USDA-RD, Other	**Credit Limit** *(if applicable)*
		$	$	☐		$
		$	$	☐		$

3c. IF APPLICABLE, Complete Information for Additional Property

☐ ***Does not apply***

Address Street ______ Unit # ______
City ______ State ______ ZIP ______ Country ______

Property Value	**Status:** Sold, Pending Sale, or Retained	**Intended Occupancy:** Investment, Primary Residence, Second Home, Other	**Monthly Insurance, Taxes, Association Dues, etc.** *if not included in Monthly Mortgage Payment*	**For 2-4 Unit Primary or Investment Property**	
				Monthly Rental Income	**For LENDER to calculate:** Net Monthly Rental Income
$			$	$	$

Mortgage Loans on this Property ☐ ***Does not apply***

Creditor Name	**Account Number**	**Monthly Mortgage Payment**	**Unpaid Balance**	*To be paid off at or before closing*	**Type:** FHA, VA, Conventional, USDA-RD, Other	**Credit Limit** *(if applicable)*
		$	$	☐		$
		$	$	☐		$

Section 4: Loan and Property Information.
This section asks about the loan's purpose and the property you want to purchase or refinance.

4a. Loan and Property Information

Loan Amount $ ______ **Loan Purpose** ◯ Purchase ◯ Refinance ◯ Other *(specify)* ______

Property Address Street ______ Unit # ______

City ______ State ______ ZIP ______ County ______

Number of Units ______ **Property Value $** ______

Occupancy ◯ Primary Residence ◯ Second Home ◯ Investment Property **FHA Secondary Residence** ☐

1. Mixed-Use Property. If you will occupy the property, will you set aside space within the property to operate your own business? (*e.g., daycare facility, medical office, beauty/barber shop*) ◯ NO ◯ YES

2. Manufactured Home. Is the property a manufactured home? *(e.g., a factory built dwelling built on a permanent chassis)* ◯ NO ◯ YES

4b. Other New Mortgage Loans on the Property You are Buying or Refinancing

☐ ***Does not apply***

Creditor Name	Lien Type	Monthly Payment	Loan Amount/ Amount to be Drawn	Credit Limit *(if applicable)*
	◯ First Lien ◯ Subordinate Lien	$	$	$
	◯ First Lien ◯ Subordinate Lien	$	$	$

4c. Rental Income on the Property You Want to Purchase

For Purchase Only ☐ ***Does not apply***

Complete if the property is a 2-4 Unit Primary Residence or an Investment Property	Amount
Expected Monthly Rental Income	$
For LENDER to calculate: Expected Net Monthly Rental Income	$

4d. Gifts or Grants You Have Been Given or Will Receive for this Loan

☐ ***Does not apply***

Include all gifts and grants below. Under Source, choose from the sources listed here:

- Community Nonprofit
- Employer
- Federal Agency
- Local Agency
- Relative
- Religious Nonprofit
- State Agency
- Unmarried Partner
- Lender
- Other

Asset Type: Cash Gift, Gift of Equity, Grant	Deposited/Not Deposited	**Source** – *use list above*	Cash or Market Value
	◯ Deposited ◯ Not Deposited		$
	◯ Deposited ◯ Not Deposited		$

Section 5: Declarations.

This section asks you specific questions about the property, your funding, and your past financial history.

5a. About this Property and Your Money for this Loan

A. Will you occupy the property as your primary residence?	◯ NO ◯ YES
If YES, have you had an ownership interest in another property in the last three years?	◯ NO ◯ YES
If YES, complete (1) and (2) below:	
(1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)?	____________
(2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	____________
B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?	◯ NO ◯ YES
C. Are you borrowing any money for this real estate transaction *(e.g., money for your closing costs or down payment)* or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application?	◯ NO ◯ YES
If YES, what is the amount of this money?	$ ____________
D. 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application?	◯ NO ◯ YES
2. Have you or will you be applying for any new credit *(e.g., installment loan, credit card, etc.)* on or before closing this loan that is not disclosed on this application?	◯ NO ◯ YES
E. Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes *(e.g., the Property Assessed Clean Energy Program)*?	◯ NO ◯ YES

5b. About Your Finances

F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?	◯ NO ◯ YES
G. Are there any outstanding judgments against you?	◯ NO ◯ YES
H. Are you currently delinquent or in default on a Federal debt?	◯ NO ◯ YES
I. Are you a party to a lawsuit in which you potentially have any personal financial liability?	◯ NO ◯ YES
J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?	◯ NO ◯ YES
K. Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due?	◯ NO ◯ YES
L. Have you had property foreclosed upon in the last 7 years?	◯ NO ◯ YES
M. Have you declared bankruptcy within the past 7 years? If YES, identify the type(s) of bankruptcy: ☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13	◯ NO ◯ YES

Section 6: Acknowledgments and Agreements. This section tells you about your legal obligations when you sign this application.

Acknowledgments and Agreements

Definitions:

- "Lender" includes the Lender's agents, service providers, and any of their successors and assigns.
- "Other Loan Participants" includes (i) any actual or potential owners of a loan resulting from this application (the "Loan"), (ii) acquirers of any beneficial or other interest in the Loan, (iii) any mortgage insurer, (iv) any guarantor, (v) any servicer of the Loan, and (vi) any of these parties' service providers, successors or assigns.

I agree to, acknowledge, and represent the following:

(1) The Complete Information for this Application

- The information I have provided in this application is true, accurate, and complete as of the date I signed this application.
- If the information I submitted changes or I have new information before closing of the Loan, I must change and supplement this application, including providing any updated/supplemented real estate sales contract.
- For purchase transactions: The terms and conditions of any real estate sales contract signed by me in connection with this application are true, accurate, and complete to the best of my knowledge and belief. I have not entered into any other agreement, written or oral, in connection with this real estate transaction.
- The Lender and Other Loan Participants may rely on the information contained in the application before and after closing of the Loan.
- Any intentional or negligent misrepresentation of information may result in the imposition of:
  - (a) civil liability on me, including monetary damages, if a person suffers any loss because the person relied on any misrepresentation that I have made on this application, and/or
  - (b) criminal penalties on me including, but not limited to, fine or imprisonment or both under the provisions of Federal law (18 U.S.C. §§ 1001 *et seq*.).

(2) The Property's Security

The Loan I have applied for in this application will be secured by a mortgage or deed of trust which provides the Lender a security interest in the property described in this application.

(3) The Property's Appraisal, Value, and Condition

- Any appraisal or value of the property obtained by the Lender is for use by the Lender and Other Loan Participants.
- The Lender and Other Loan Participants have not made any representation or warranty, express or implied, to me about the property, its condition, or its value.

(4) Electronic Records and Signatures

- The Lender and Other Loan Participants may keep any paper record and/or electronic record of this application, whether or not the Loan is approved.
- If this application is created as (or converted into) an "electronic application", I consent to the use of "electronic records" and "electronic signatures" as the terms are defined in and governed by applicable Federal and/or state electronic transactions laws.
- I intend to sign and have signed this application either using my:
  - (a) electronic signature; or
  - (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.
- I agree that the application, if delivered or transmitted to the Lender or Other Loan Participants as an electronic record with my electronic signature, will be as effective and enforceable as a paper application signed by me in writing.

(5) Delinquency

- The Lender and Other Loan Participants may report information about my account to credit bureaus. Late payments, missed payments, or other defaults on my account may be reflected in my credit report and will likely affect my credit score.
- If I have trouble making my payments I understand that I may contact a HUD-approved housing counseling organization for advice about actions I can take to meet my mortgage obligations.

(6) Authorization for Use and Sharing of Information

By signing below, in addition to the representations and agreements made above, I expressly authorize the Lender and Other Loan Participants to obtain, use, and share with each other (i) the loan application and related loan information and documentation, (ii) a consumer credit report on me, and (iii) my tax return information, as necessary to perform the actions listed below, for so long as they have an interest in my loan or its servicing:

- (a) process and underwrite my loan;
- (b) verify any data contained in my consumer credit report, my loan application and other information supporting my loan application;
- (c) inform credit and investment decisions by the Lender and Other Loan Participants;
- (d) perform audit, quality control, and legal compliance analysis and reviews;
- (e) perform analysis and modeling for risk assessments;
- (f) monitor the account for this loan for potential delinquencies and determine any assistance that may be available to me; and
- (g) other actions permissible under applicable law.

Borrower Signature ____________________ Date *(mm/dd/yyyy)* ____/____/______

Additional Borrower Signature ____________________ Date *(mm/dd/yyyy)* ____/____/______

Section 7: Military Service. This section asks questions about your (or your deceased spouse's) military service.

Military Service of Borrower

Military Service – Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? ○ **NO** ○ **YES**

If YES, check all that apply:
- ☐ Currently serving on active duty with projected expiration date of service/tour ____ /____ /_______ *(mm/dd/yyyy)*
- ☐ Currently retired, discharged, or separated from service
- ☐ Only period of service was as a non-activated member of the Reserve or National Guard
- ☐ Surviving spouse

Section 8: Demographic Information. This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Ethnicity: *Check one or more*
- ☐ Hispanic or Latino
  - ☐ Mexican ☐ Puerto Rican ☐ Cuban
  - ☐ Other Hispanic or Latino – *Print origin:*

    ____

    For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.
- ☐ Not Hispanic or Latino
- ☐ I do not wish to provide this information

Sex
- ☐ Female
- ☐ Male
- ☐ I do not wish to provide this information

Race: *Check one or more*
- ☐ American Indian or Alaska Native – *Print name of enrolled or principal tribe* : ______________________________
- ☐ Asian
  - ☐ Asian Indian ☐ Chinese ☐ Filipino
  - ☐ Japanese ☐ Korean ☐ Vietnamese
  - ☐ Other Asian – *Print race:* ______________________________

    For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.
- ☐ Black or African American
- ☐ Native Hawaiian or Other Pacific Islander
  - ☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan
  - ☐ Other Pacific Islander – *Print race:*

    ____

    For example: Fijian, Tongan, and so on.
- ☐ White
- ☐ I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

Was the ethnicity of the Borrower collected on the basis of visual observation or surname? ○ NO ○ YES
Was the sex of the Borrower collected on the basis of visual observation or surname? ○ NO ○ YES
Was the race of the Borrower collected on the basis of visual observation or surname? ○ NO ○ YES

The Demographic Information was provided through:

○ Face-to-Face Interview *(includes Electronic Media w/ Video Component)* ○ Telephone Interview ○ Fax or Mail ○ Email or Internet

Section 9: Loan Originator Information. To be completed by your **Loan Originator**.

Loan Originator Information

Loan Originator Organization Name First Federal Savings Bank of Kentucky

Address 216 West Main Street, Frankfort, KY 40601

Loan Originator Organization NMLSR ID# 449672 State License ID# ____

Loan Originator Name ____

Loan Originator NMLSR ID# ____ State License ID# ____

Email ____ Phone (___) ___ – ____

Signature ____ Date *(mm/dd/yyyy)* ___ / ___ / ____

*To be completed by the **Lender:***
Lender Loan No./Universal Loan Identifier ______________________ Agency Case No. ______________

Uniform Residential Loan Application — Additional Borrower

Verify and complete the information on this application as directed by your Lender.

Section 1: Borrower Information.
This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

1a. Personal Information

Name *(First, Middle, Last, Suffix)*

Alternate Names – *List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)*

Social Security Number ___ – ___ – ___
(or Individual Taxpayer Identification Number)

Date of Birth
(mm/dd/yyyy)
___/___/______

Citizenship
◯ U.S. Citizen
◯ Permanent Resident Alien
◯ Non-Permanent Resident Alien

Type of Credit
◯ I am applying for **individual credit.**
◯ I am applying for **joint credit.** Total Number of Borrowers: _
Each Borrower intends to apply for joint credit. **Your initials:** ______

List Name(s) of Other Borrower(s) Applying for this Loan
(First, Middle, Last, Suffix) – Use a separator between names

Marital Status
◯ Married
◯ Separated
◯ Unmarried
(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)

Dependents *(not listed by another Borrower)*
Number __
Ages ______________

Contact Information
Home Phone (___) ___ – ____
Cell Phone (___) ___ – ____
Work Phone (___) ___ – ____ **Ext.** ____
Email ______________

Current Address
Street ______________ Unit # ____
City ______________ State ____ ZIP ____ Country ____
How Long at Current Address? ___ Years ___ Months **Housing** ◯ No primary housing expense ◯ Own ◯ Rent ($________/month)

If at Current Address for LESS than 2 years, list Former Address ☐ **Does not apply**
Street ______________ Unit # ____
City ______________ State ____ ZIP ____ Country ____
How Long at Former Address? ___ Years ___ Months **Housing** ◯ No primary housing expense ◯ Own ◯ Rent ($________/month)

Mailing Address – *if different from Current Address* ☐ **Does not apply**
Street ______________ Unit # ____
City ______________ State ____ ZIP ____ Country ____

1b. Current Employment/Self-Employment and Income
☐ **Does not apply**

Employer or Business Name ______________ Phone (___) ___ – ____
Street ______________ Unit # ____
City ______________ State ____ ZIP ____ Country ____

Position or Title ______________
Start Date ___/___/______ *(mm/dd/yyyy)*
How long in this line of work? ___ Years ___ Months

Check if this statement applies:
☐ I am employed by a family member, property seller, real estate agent, or other party to the transaction.

☐ **Check if you are the Business Owner or Self-Employed**
◯ I have an ownership share of less than 25%.
◯ I have an ownership share of 25% or more.
Monthly Income (or Loss) $ ________

Gross Monthly Income

Base	$ ________	/month
Overtime	$ ________	/month
Bonus	$ ________	/month
Commission	$ ________	/month
Military Entitlements	$ ________	/month
Other	$ ________	/month
TOTAL $	**0.00**	**/month**

1c. IF APPLICABLE , Complete Information for Additional Employment/Self-Employment and Income ☐ **Does not apply**

Employer or Business Name ______ Phone ( ) –
Street ______ Unit # ______
City ______ State ______ ZIP ______ Country ______

Position or Title ______
Start Date ___ / ___ / ______ *(mm/dd/yyyy)*
How long in this line of work? ___ Years ___ Months

Check if this statement applies:
☐ I am employed by a family member, property seller, real estate agent, or other party to the transaction.

☐ **Check if you are the Business Owner or Self-Employed**
◯ I have an ownership share of less than 25%.
◯ I have an ownership share of 25% or more.
Monthly Income (or Loss) $ ______

Gross Monthly Income

Base	$	/month
Overtime	$	/month
Bonus	$	/month
Commission	$	/month
Military Entitlements	$	/month
Other	$	/month
TOTAL $	**0.00**	**/month**

1d. IF APPLICABLE, Complete Information for Previous Employment/Self-Employment and Income ☐ **Does not apply**

Provide at least 2 years of current and previous employment and income.

Employer or Business Name ______
Street ______ Unit # ______
City ______ State ______ ZIP ______ Country ______

Position or Title ______
Start Date ___ / ___ / ______ *(mm/dd/yyyy)*
End Date ___ / ___ / ______ *(mm/dd/yyyy)*

☐ **Check if you were the Business Owner or Self-Employed**

Previous Gross Monthly Income $ ______ **/month**

1e. Income from Other Sources ☐ **Does not apply**

Include income from other sources below. Under Income Source, choose from the sources listed here:

- Alimony
- Automobile Allowance
- Boarder Income
- Capital Gains
- Child Support
- Disability
- Foster Care
- Housing or Parsonage
- Interest and Dividends
- Mortgage Credit Certificate
- Mortgage Differential Payments
- Notes Receivable
- Public Assistance
- Retirement *(e.g., Pension, IRA)*
- Royalty Payments
- Separate Maintenance
- Social Security
- Trust
- Unemployment Benefits
- VA Compensation
- Other

NOTE: *Reveal alimony, child support, separate maintenance, or other income ONLY IF you want it considered in determining your qualification for this loan.*

Income Source – *use list above*	**Monthly Income**
	$
	$
	$
Provide TOTAL Amount Here	**$ 0.00**

Section 2: Financial Information — Assets and Liabilities.

My information for Section 2 is listed on the Uniform Residential Loan Application with ______
(insert name of Borrower)

Section 3: Financial Information — Real Estate.

My information for Section 3 is listed on the Uniform Residential Loan Application with ______
(insert name of Borrower)

Section 4: Loan and Property Information.

My information for Section 4 is listed on the Uniform Residential Loan Application with ______
(insert name of Borrower)

Borrower Name: ______

Section 5: Declarations.

This section asks you specific questions about the property, your funding, and your past financial history.

5a. About this Property and Your Money for this Loan

A. Will you occupy the property as your primary residence? If YES, have you had an ownership interest in another property in the last three years? If YES, complete (1) and (2) below: (1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)? (2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	◯ NO ◯ YES ◯ NO ◯ YES ________ ________
B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?	◯ NO ◯ YES
C. Are you borrowing any money for this real estate transaction *(e.g., money for your closing costs or down payment)* or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application? If YES, what is the amount of this money?	◯ NO ◯ YES $________
D. 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application? 2. Have you or will you be applying for any new credit *(e.g., installment loan, credit card, etc.)* on or before closing this loan that is not disclosed on this application?	◯ NO ◯ YES ◯ NO ◯ YES
E. Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes *(e.g., the Property Assessed Clean Energy Program)*?	◯ NO ◯ YES

5b. About Your Finances

F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?	◯ NO ◯ YES
G. Are there any outstanding judgments against you?	◯ NO ◯ YES
H. Are you currently delinquent or in default on a Federal debt?	◯ NO ◯ YES
I. Are you a party to a lawsuit in which you potentially have any personal financial liability?	◯ NO ◯ YES
J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?	◯ NO ◯ YES
K. Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due?	◯ NO ◯ YES
L. Have you had property foreclosed upon in the last 7 years?	◯ NO ◯ YES
M. Have you declared bankruptcy within the past 7 years? If YES, identify the type(s) of bankruptcy: ☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13	◯ NO ◯ YES

Section 6: Acknowledgements and Agreements.

My signature for Section 6 is on the Uniform Residential Loan Application with ____________________
(insert name of Borrower)

Section 7: Military Service.

This section asks questions about your (or your deceased spouse's) military service.

Military Service of Borrower

Military Service – Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? ◯ **NO** ◯ **YES**

If YES, check all that apply:
- ☐ Currently serving on active duty with projected expiration date of service/tour ___/___/____ *(mm/dd/yyyy)*
- ☐ Currently retired, discharged, or separated from service
- ☐ Only period of service was as a non-activated member of the Reserve or National Guard
- ☐ Surviving spouse

Section 8: Demographic Information. This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Ethnicity: *Check one or more*

- ☐ Hispanic or Latino
  - ☐ Mexican ☐ Puerto Rican ☐ Cuban
  - ☐ Other Hispanic or Latino – *Print origin:* ____________
    For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.
- ☐ Not Hispanic or Latino
- ☐ I do not wish to provide this information

Sex

- ☐ Female
- ☐ Male
- ☐ I do not wish to provide this information

Race: *Check one or more*

- ☐ American Indian or Alaska Native – *Print name of enrolled or principal tribe* : ____________
- ☐ Asian
  - ☐ Asian Indian ☐ Chinese ☐ Filipino
  - ☐ Japanese ☐ Korean ☐ Vietnamese
  - ☐ Other Asian – *Print race:* ____________
    For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.
- ☐ Black or African American
- ☐ Native Hawaiian or Other Pacific Islander
  - ☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan
  - ☐ Other Pacific Islander – *Print race:* ____________
    For example: Fijian, Tongan, and so on.
- ☐ White
- ☐ I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

Was the ethnicity of the Borrower collected on the basis of visual observation or surname? ◯ NO ◯ YES
Was the sex of the Borrower collected on the basis of visual observation or surname? ◯ NO ◯ YES
Was the race of the Borrower collected on the basis of visual observation or surname? ◯ NO ◯ YES

The Demographic Information was provided through:

◯ Face-to-Face Interview *(includes Electronic Media w/ Video Component)* ◯ Telephone Interview ◯ Fax or Mail ◯ Email or Internet

Section 9: Loan Originator Information. To be completed by your **Loan Originator**.

Loan Originator Information

Loan Originator Organization Name First Federal Savings Bank of Kentucky

Address 216 West Main Street, Frankfort, KY 40601

Loan Originator Organization NMLSR ID# 449672 State License ID# ____________

Loan Originator Name ____________

Loan Originator NMLSR ID# ____________ State License ID# ____________

Email ____________ Phone (____) ____ – ______

Signature ____________ Date *(mm/dd/yyyy)* ____ / ____ / ______

First Federal Savings Bank of Kentucky
Frankfort, KY

Central Kentucky Federal Savings Bank
A Division of First Federal Savings Bank
Danville, KY · Lancaster, KY

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.

By consenting to receiving electronic documents, you agree to provide us with your current email address and to update us on any changes to your information by contacting us at either 1-888-818-3372 (toll free) or 502-223-1638.

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.

If our hardware and software requirements change after receiving your consent, we will notify you of these changes in advance. At that time, you may change the format of how you wish to receive disclosures (e.g. change from an electronic format to paper format) at no cost to you.

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

____________________________________ ____________________

Signature Date

3/1 EARLY ARM DISCLOSURE STATEMENT

Applicant:

Lender: **FIRST FEDERAL SAVINGS BANK OF KY**
FIRST FEDERAL SAVINGS BANK OF KENTUCKY
216 WEST MAIN STREET
P.O. BOX 535
FRANKFORT, KY 40601

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 KY (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 WEEKLY AVERAGE YIELD ON U.S. TREASURY SECURITIES, ADJUSTED TO A CONSTANT MATURITY OF ONE YEAR. Information about this Index is available at federalreserve.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, plus a margin. 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 premium period is completed, your interest rate cannot be less than the higher of the margin or 7.250% per annum. Notwithstanding this minimum interest rate, your interest rate cannot increase or decrease more than 2.000 percentage points at each adjustment. However, under no circumstances will your interest rate increase more than 6.000 percentage points at any time during the term of your loan.

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 7.250% (the index rate in effect January 2026, plus a margin, adjusted if necessary for any minimum and maximum rates for this loan as described above), the maximum amount that the interest rate can rise under this program is 6.000 percentage points to 13.250%, and the monthly payment can rise from an initial payment of $68.22 to a maximum of $109.36 in the sixth 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 divided by $10,000 = 6; 6 X $68.22 = $409.32 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.

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**

APPRAISAL NOTICE

Principal	Loan Date	Maturity	Loan No	Call / Coll	Account	Officer	Initials

References in the boxes above are for our use only and do not limit the applicability of this document to any particular loan or item.
Any item above containing "***" has been omitted due to text length limitations.

Applicant:

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

Document Date:

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close.

You can pay for an additional appraisal for your own use at your own cost.

By signing below, you acknowledge receipt of this Appraisal Notice.

APPLICANT:

X________________________ __________ **X**________________________ __________
Applicant **Date** **Applicant** **Date**

Rev. 05/2013

FACTS	WHAT DOES FIRST FEDERAL SAVINGS BANK 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: • Social Security number and account balances • credit history and credit scores • payment history and income When you are *no longer* 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 chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does FIRST FEDERAL SAVINGS BANK AND CEN share?	Can you limit this sharing?
For our everyday business purposes– such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes– to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We 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 our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call 502-223-1638 in Frankfort 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; and CENTRAL KENTUCKY FEDERAL SAVINGS BANK (a Division of First Federal Savings Bank of Kentucky)

What we do	
How does FIRST FEDERAL SAVINGS BANK AND CEN 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 CEN collect my personal information?	We collect your personal information, for example, when you • open an account or deposit money • pay your bills or apply for a loan • use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only • 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 State laws and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • FIRST FEDERAL SAVINGS BANK AND CENTRAL KENTUCKY FEDERAL SAVINGS BANK *does not share with our affiliates.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • FIRST FEDERAL SAVINGS BANK AND CENTRAL KENTUCKY FEDERAL SAVINGS BANK *does not share with nonaffiliates so they can market to you.*
Joint marketing	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 *doesn't jointly market.*

Other important information

First Federal Savings Bank of Kentucky
Frankfort, KY

Central Kentucky Federal Savings Bank
A Division of First Federal Savings Bank
Danville, KY · Lancaster, KY

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)

Chase Barnett – 1893382

Stacey Greenawalt – 463173

Don Jennings – 463176

Clay Hulette - 463175

Jacob Tapscott - 2898975

Lavenna F. Quire – 464524

Jenny Stump – 1268748

Jennifer Whalen – 1268842

Jennifer Beeler - 2766660

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

PRIVATE MORTGAGE INSURANCE COMPANIES

First Federal Savings Bank of Frankfort
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

First Federal Savings Bank of Kentucky
Frankfort, KY

Central Kentucky Federal Savings Bank
A Division of First Federal Savings Bank
Danville, KY · Lancaster, KY

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, <u>please do not email your application or other private information to us</u>.

<u>Below are some questions we hear frequently, along with our answers:</u>

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 2% and a lifetime increase of no more than 6%. 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? Check out our website at www.ffsbky.bank or call us at one of our offices. Frankfort (502) 223-1638; Danville (859) 236-4181; Lancaster (859) 792-3368; or Toll Free 1-888-818-3372.

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 monitor my loan payments? We encourage you to download the First Federal Savings Bank of Kentucky app, available in both Apple and Google app stores. From there, you can view your balance, your interest rate, your next due date and all the payments you have made on the loan.

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.

First Federal Savings Bank of Kentucky
Frankfort, KY

Central Kentucky Federal Savings Bank
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Danville, KY · Lancaster, KY

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) Borrower's Signature Authorization Form, signed by all applicants, allowing us to obtain a credit report and to verify employment and deposits.
- ☐ 3) 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;
- ☐ 4) A copy of the contract for purchase;
- ☐ 5) 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;
- ☐ 6) 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.
- ☐ 7) A copy of your pay stub(s) for the current or most recent 30 days.
- ☐ 8) 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.

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!

First Federal Savings Bank of Kentucky
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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) Borrower's Signature Authorization Form, signed by all applicants, allowing us to obtain a credit report and to verify employment and deposits.
- ☐ 3) A copy of your deed to the property. This is <u>not required at the time of application</u> 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.)
- ☐ 4) 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.
- ☐ 5) A copy of your pay stub(s) for the current or most recent 30 days.

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!

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.

<u>Homeowners Insurance:</u> 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.

<u>Flood Insurance:</u>

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 you have a property located in a special flood hazard area, like Zone A, then we require that you have an escrow account for flood insurance premiums.

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.

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 $100 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.