



Dear Mortgage Applicant(s):

Thank you so much for the opportunity to serve your mortgage needs. We understand how complicated the process can seem, but we are here to assist you!! In an effort to minimize the “pain” of the process, we have compiled this packet for your convenience to make everything as simple as possible.

The following is attached for your review and completion:

- Application Disclosures
- FCRA, Error Resolution and Servicing Disclosure
- Settlement Provider List
- Customer Information Policy
- Privacy Notice

Please complete the following and return to us:

- Property Information
- Borrower(s) Certification and Authorization
- MHELP Owner’s Affidavit
- Home Equity Loan Application

Additional information that you will be given or will be delivered:

- FRB Consumer Handbook – “What You Should Know About HELOC”
- Home Equity Line Program Disclosure

Also requested, but must be delivered upon receipt of acceptable early disclosures:

- Most recent federal tax return
- Most current pay stub(s) for each borrower
- Most recent bank statement(s)

You should return ALL documentation to us as soon as possible to expedite your loan request. Again, we appreciate you giving us the opportunity to assist you through the mortgage process whether it is a real estate purchase or refinance.

201 W Woodford St, Lawrenceburg KY 40342

(502) 859-5111 Phone

(502) 859-5119 Fax

www.centurybankky.com

Revised 11-9-2020

Written List of Providers

Lender

Century Bank of Kentucky Inc
201 W Woodford St
Lawrenceburg, KY 40342

Additional Details for Services You Can Shop For

To get you started with shopping, this list identifies some providers for the services you can shop for (see Section C on page 2 of your Loan Estimate).

Service Provider List		You can select these providers or shop for your own providers.	
Service	Estimate	Provider We Identified	Contact Information
Title - Title Insurance		Title Center of Greater Kentucky LLC	Title Center of Greater Kentucky LLC Building 2 Suite 201 2935 Dolphin Dr Elizabethtown, KY 42701-4111 (800) 571 - 5576
Title - Title Examination		David P Nutgrass d/b/a Attorney At Law	David P Nutgrass, Attorney At Law 123 S Main St Lawrenceburg , KY 40342 davidnutgrass@gmail.com (502) 839 - 9886
Title - Title Examination		Stuart & Beuchler PSC	E Page Stuart 609 Lily Creek Road, Suite 204 Louisville, KY 40243 page@stuartbeuchle.com (502) 452-9222

CUSTOMER COPY

APPLICATION DISCLOSURES

NOTICE OF FREE CHOICE OF AGENT AND INSURER

If you are required to provide any form of insurance coverage as part of your obligation on your loan request, be aware that:

- You have the right to freely choose the agent and insurer through or by which your required insurance is placed. We will not interfere either directly or indirectly with your free choice of an agent and insurer and we will not refuse any adequate insurance policy that you provide.
- We will not collect a separate charge for the handling of insurance required in connection with a loan or extension of credit based on your choice of agent or insurer

FINANCIAL INSTITUTION DISCLOSURES

Before you buy any policy of insurance we are offering, be aware that:

- The insurance we are offering you is not a deposit.
- The insurance we are offering you is not insured by the Federal Deposit Insurance Corporation or other government agency that insures deposits.
- The insurance we are offering you is not guaranteed by this financial institution or any affiliate.
- The insurance we are offering you may involve investment risk, including potential loss of principal.

FEDERAL CREDIT APPLICATION INSURANCE DISCLOSURE

I have applied for an extension of credit with you. You are soliciting, offering, or selling me an insurance product or annuity in connection with this extension of credit. **FEDERAL LAW PROHIBITS YOU FROM CONDITIONING THE EXTENSION OF CREDIT ON EITHER:**

1. My purchase of an insurance product or annuity from you or from any of your affiliates; or
2. My agreement not to obtain or a prohibition on me from obtaining, an insurance product or annuity from an unaffiliated entity.

RIGHT TO RECEIVE A COPY OF APPRAISAL REPORT

We may order an appraisal to determine the property's value any charge you for this appraisal report. We will promptly give you a copy of any appraisal obtained, even if your loan does not close. You can pay for an additional appraisal for your own use at your own expense.

CUSTOMER COPY

IMPORTANT DISCLOSURES

NOTICE REGARDING INACCURATE INFORMATION (FCRA)

As a participant in the consumer reporting system, we furnish information about our experience with you to consumer reporting agencies. These consumer reports allow us to make credit and other opportunities available to you. If you believe that we have furnished information to a consumer reporting agency that is inaccurate, please notify us at the following address and identify the specific information that is inaccurate:

Attn: Loan Administration
Century Bank of Kentucky Inc
201 W Woodford St
Lawrenceburg KY 40342
(502) 859-5111

NOTICE REGARDING INFORMATION REQUEST AND ERROR RESOLUTION

If you are in need of information or have an error on your mortgage loan, please contact us in writing with your specific problem and include your loan number and best manner in which to contact you. Please mail these request to:

Attn: Loan Administration
Century Bank of Kentucky Inc
201 W Woodford St
Lawrenceburg KY 40342
(502) 859-5111

SERVICING DISCLOSURE

You are applying for a FIRST LIEN mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2601 et seq.). RESPA gives you certain rights under Federal law. This statement describes whether the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest, and escrow payments, if any, as well as sending any monthly or annual statements, tracking account balances, and handling other aspects of your loan. You will be given advance notice before a transfer occurs.

Servicing Transfer Information

The loan for which you have applied will be serviced at this financial institution and we do not intend to sell, transfer, or assign the servicing of the loan.



Customer Identification Program

Understanding how the USA PATRIOT ACT protects you.

In response to the devastating events of September 11, 2001, Congress passed the USA PATRIOT Act, which stands for Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism. The intent of the law is to reduce the opportunities for people to establish bank accounts in the United States using fraudulent identification and then use the money in those accounts to fund terrorist activities.

How will this law apply to me?

The USA PATRIOT Act requires minimum standards for verifying the identification of persons opening bank accounts in America. When opening any type of bank account, you will be required to provide:

- Your full name
- Your street address (where you live)
- Your mailing address (if different)
- Your date of birth
- Your Social Security number

You will also be asked to:

- Present current photo identification
- Choose a password that allows us to identify you when you call the bank directly to conduct business.

The law also requires the bank to take any steps we deem to be appropriate to verify the identity of our customers. This may include the use of credit reports and similar information sources.

What will happen if I do not provide the information or documents you request?

As with any financial institution, under federal law, we will not be permitted to open the bank account you wish to receive.

What will I be required to do?

Nothing, until you request to open a new bank account with us. Then, we will simply ask you to provide the information listed above. And, the USA PATRIOT Act requires that all banks in the country obtain the same information to help protect you from identity theft and your country from terrorism.

What if I already have accounts at this bank and want to open another account?

In many cases, we may already have obtained all of the information necessary and you will not notice a difference in opening your new account. However, if we have not previously received all the required information, we will ask you to provide whatever information we do not currently have on file. Or, we may simply verify the information we currently have via a credit report or other similar information source.

What will happen with the information and documents I will be giving you?

Your information will be kept confidential and will not be shared with others outside the bank. There is a federal right to financial privacy that protects you from unwarranted intrusion by federal agencies. The changes made by the USA PATRIOT Act deal more with us knowing more about our customers and sets out consistent guidelines for us to follow.

We want to make your banking experience with Century Bank as pleasurable and secure as possible.



FACTS**WHAT DOES CENTURY BANK OF KENTUCKY DO WITH YOUR PERSONAL INFORMATION?**

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and income ■ account balances and payment history ■ credit history and credit scores <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Century Bank of Kentucky chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Century Bank of Kentucky 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 nonaffiliates to market to you	NO	We don't share

Questions?	Call 502-859-5111 or go to www.centurybankky.com
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Who we are

Who is providing this notice?

What we do

How does Century Bank of Kentucky 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 Century Bank of Kentucky 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
- give us your income information

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.

- *Century Bank of Kentucky has no affiliates*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Century Bank of Kentucky does not share with nonaffiliates so they can market you*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Century Bank of Kentucky doesn't jointly market*

Other important information

PROPERTY INFORMATION

IF REFINANCE

Current Property Insurance (provide binder, if available)

Agent: _____
Phone: _____
Annual Premium: _____
Next Due: _____ / _____ / _____
Policy Period: _____ / _____ / _____ to _____ / _____ / _____
Currently Escrowed: _____ YES OR NO

Property Tax Assessment

City Tax Amount: _____
Next Due: _____ / _____ / _____
County Tax Amount: _____
Next Due: _____ / _____ / _____
Currently Escrowed: _____ YES OR NO

Current Mortgagee (provide statement, if available)

Financial Institution: _____
Loan Account #: _____
Estimated Pay-off _____

If PURCHASE, please provide sales contract. Also, we suggest that you begin to shop for homeowner's insurance coverage.

Borrowers' Certification and Authorization

CERTIFICATION

The Undersigned certify the following:

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

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied for a mortgage loan through CENTURY BANK. As part of the application process, CENTURY BANK and the mortgage guaranty insurer (if any), may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to CENTURY BANK and to any investor to whom CENTURY BANK may sell my mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market and similar account balances; credit history; and copies of income tax returns.
3. CENTURY BANK or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.

Borrower Signature

Co-Borrower Signature

SSN: _____ Date: _____

SSN: _____ Date: _____



Investors Title Insurance Company

P.O. Drawer 2687
Chapel Hill, North Carolina 27515-2687
(919) 968-2200 (800) 326-4842 Fax: (919) 968-2235

Please fax completed Affidavit to:
Title Center of Greater Kentucky, LLC
2600 Ring Road
Elizabethtown, KY 42701
FX: 270-982-3148

MASTER HOME EQUITY LOAN POLICY (MHELP) OWNER'S AFFIDAVIT

WARNING: Any intentional or negligent misrepresentation(s) of the information contained in this Affidavit may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, *et. seq.*, and liability for monetary damages including attorney fees to Lender, its agents, successors and assigns, Insurers and any other person who may suffer any loss in reliance upon any misrepresentations when made in this Affidavit.

Borrower(s)/Deponent(s) _____

Property Address _____

City _____ County _____ State _____ Zip _____

Lender _____

Prospective Loan Amount to be insured \$ _____ Loan # _____

On the _____ day of _____, _____, the undersigned, being first duly sworn, depose(s) and say(s) that:

The deponent is the owner in fee simple and holds record title to the Property above stated and no other parties have a vested or recorded interest;

The property is a 1-4 family, residential dwelling (or condominium unit);

The Prospective Loan is and will be a "junior" lien, subject to liens or encumbrances in (1) below;

There is no lien or encumbrance on the Property above stated, nor has any lien or encumbrance upon the property been given or executed or contracted or agreed to be given or executed by the deponent to any person except for (1) the liens or encumbrances disclosed below and remaining of record; or (2) the liens or encumbrances which will be discharged from the proceeds of the Prospective Loan:

(1) Liens to remain of record:

Lender Name	Original Loan Amt/ Max Credit Line	Balance Due	Date of Origination	(4) if Line of Credit	Priority of Lien (1 st , 2 nd , etc.)

(2) Liens which will be discharged from the proceeds of the Prospective Loan:

Lender Name	Original Loan Amt/ Max Credit Line	Balance Due	Date of Origination	(4) if Line of Credit	Priority of Lien (1 st , 2 nd , etc.)

The real estate taxes for the property subject to this "junior" lien are current and paid in full;



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2600 Ring Road
Elizabethtown, KY 42701
FX: 270-982-3148

Further, the deponent is of legal age (18 years or older), a citizen of the United States, and in every respect competent to convey or encumber the title to the premises;

And there are no actions or proceedings now pending in any state or federal court or any state or federal tax liens, or any other state or federal lien of any kind or nature which could constitute a lien or charge against the said real estate.

Deponent understands that these statements and representations are made: (a) to induce Investors Title Insurance Company to include the Prospective Loan described above in a policy of title insurance issued to the Lender; and (b) with knowledge that Investors Title Insurance Company and Lender will rely on these statements and representations to issue the title insurance coverage and accept it in connection with the Loan.

Deponent understands and acknowledges that: (a) it is my benefit for Lender to make the Loan; (b) a copy of the full consumer credit report with a FICO or BEACON or other score of at least 650 will be required for any claims made under the title insurance policy; and (c) this Affidavit is made to Investors Title Insurance Company and to Lender under penalty of perjury.

Each person signing this Affidavit, under penalty of perjury, swears, and affirms that all statements made in this Affidavit are true and complete and accurate.

Borrower(s) / Deponent(s):

_____ (seal) State of _____
_____ (seal) County of _____
_____ (seal)

I, _____, a Notary Public of the County and State aforesaid, do hereby certify that _____, personally appeared before me this _____ day and acknowledged the due execution of the foregoing instrument.

Witness my hand and notarized seal this _____ day of _____, _____.

Notary Public My Commission expires: _____

Submitted by:

Name: _____ Phone/Fax number: _____

Signature: _____

HOME EQUITY LOAN APPLICATION

PLEASE TYPE OR PRINT

IMPORTANT APPLICANT INFORMATION: Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

TYPE OF ACCOUNT REQUESTED

Check one to indicate the type of account you are requesting. Note: Married applicants may apply for separate accounts.

- Joint Account, Individual Account - Relying solely on my income and assets, Individual Account - Relying on my income and assets and as well as income or assets of another.

TERMS REQUESTED

Form with fields for Amount, Interest Rate, Type of Loan, No. of Months, Payment, Purpose.

COLLATERAL PROPERTY

Form with fields for Address, Year Built, Date Purchased, Present Value, Balance Owing, Title in Name(s) of, Address of Title Holder, Name and Address of Insurance Carrier.

Mortgage Holder

Form with fields for Name, Address, Phone No., Acct. No.

INDIVIDUAL APPLICANT INFORMATION

Form with fields for Name, Birthdate, Social Security No., Address, County, Drivers License No., Home Phone, Business Phone, No. of Dependents, Ages of Dependents, Employer/Self Employed, Position, Years Employed, Employer's Address, Wages, Salary, Commissions, Gross \$, Net \$, How Often Paid, Previous Employer, Position, Years Employed, Previous Employer's Address.

Form with fields for Name and Address of Applicant's Nearest Relative, Relationship.

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered. Alimony, child support, separate maintenance received pursuant to: Court Order, Written Agreement, Oral Understanding.

Form with fields for Other Income: Source, Amount/Month.

Marital Status Married, Separated, Unmarried (includes single, divorced and widowed)

JOINT APPLICANT OR OTHER PARTY INFORMATION

Provide the information in this section if joint credit, or the individual applicant is relying on the income of others as a basis for repayment, or the individual applicant lives in a community property state or is relying on property located in a community property state as a basis for repayment of the credit requested.

Form with fields for Name, Birthdate, Social Security No., Address, County, Drivers License No., Home Phone, Business Phone, No. of Dependents, Ages of Dependents, Employer/Self Employed, Position, Years Employed, Employer's Address, Wages, Salary, Commissions, Gross \$, Net \$, How Often Paid, Previous Employer, Position, Years Employed, Previous Employer's Address.

Form with fields for Name and Address of Joint Applicant's or Other Party's Nearest Relative, Relationship.

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered. Alimony, child support, separate maintenance received pursuant to: Court Order, Written Agreement, Oral Understanding.

Form with fields for Other Income: Source, Amount/Month.

Marital Status Married, Separated, Unmarried (includes single, divorced and widowed)

GENERAL INFORMATION

If you or a joint applicant or other party answers "yes" to any of the following questions, please explain in the space provided.

Form with question: Are you a guarantor or co-maker of any leases, contracts or debts? Applicant: Yes, No; Joint Applicant/Other Party: Yes, No.

Form with question: Are there any suits or judgments pending against you? Applicant: Yes, No; Joint Applicant/Other Party: Yes, No. (Include amount)

Form with question: Have you been declared bankrupt in the last 10 years? Applicant: Yes, No; Joint Applicant/Other Party: Yes, No.

PREVIOUS CREDIT REFERENCES

Describe any previous debt obligations. Please mark Applicant-related information with an "A".

Form with fields for 1., 2., \$, Date Paid.

NOT FOR FNMA/FHLMC/FHA/VA USE

ASSET AND DEBT INFORMATION

If "Joint Applicant or Other Party Information" section was completed above, this section should be completed giving information about both the Applicant and the Joint Applicant or Other Party. **Attach additional sheets if necessary.**

ASSETS			
DESCRIPTION OF CURRENT ASSETS	NAME(S) OF OWNER(S)	SUBJECT TO DEBT: YES/NO	VALUE
Checking Accounts (Institution, Acct. No.)			\$
Savings Accounts (Institution, Acct. No.)			
Automobiles (Make, Model, Year)			
Marketable Securities (Issuer, Type, No. of Shares)			
Life Insurance Cash Value (Issuer)			
Other Real Estate (Location, when acquired)			
Other Assets (Describe)			
Total Assets			\$

OUTSTANDING DEBTS (Include all charge accounts, installment contracts, credit cards, rents, mortgages and other obligations.)					
CREDITOR	ACCOUNT NUMBER	NAMES IN WHICH THE ACCOUNT IS CARRIED	ORIGINAL AMOUNT	PRESENT BALANCE	MONTHLY PAYMENTS
Auto Loans					
Credit or Charge Cards					
Landlord or Mortgage Holder on other Real Estate					
Other					
TOTAL DEBTS			\$	\$	\$

NOTICE - JOINT CREDIT:
 We intend to apply for joint credit. (initials) _____

I certify that everything I have stated in this application and on any attachments is correct. Lender may keep this application whether or not it is approved. By signing below, I authorize Lender to check my credit and employment history, to have a consumer credit report prepared on me for the purpose of evaluating this application for credit, and to answer questions others may ask Lender about my credit record with Lender. I understand that I must update this credit information at Lender's request and if my financial condition changes.

I acknowledge receipt of the Home Equity Brochure and the lender's Home Equity disclosure statement on today's date.

<i>Applicant</i>	<i>Date</i>	<i>Joint-Applicant</i>	<i>Date</i>
CREDITOR USE ONLY			
This application was taken by: <input type="checkbox"/> face-to-face interview <input type="checkbox"/> mail <input type="checkbox"/> telephone <input type="checkbox"/> internet.			
Date Application Received:	Received By:	Amount Requested \$	
Date Application Completed:	Approved By and Loan Originator ID:	Century Bank of Kentucky Inc Loan Origination ID #619192	
Rescindable? <input type="checkbox"/> Yes <input type="checkbox"/> No	RESPA Applicable? <input type="checkbox"/> Yes <input type="checkbox"/> No	Funding Date:	Initial Advance \$



COMBINED ACKNOWLEDGMENT FORM

- Application & Other Important Disclosures
- Credit Score Notice
- Loan Estimate
- List of Pre-Approved Title Service Providers
- Privacy Notice
- Customer Identification Policy
- Servicing Disclosure
- Kentucky Commission on Human Rights – Fair Housing
- Finding Approved Housing Counseling Agencies and List
- CFPB Booklet – Your Home Loan Toolkit
- Adjustable Rate Mortgage Program Disclosure
- FRB – Consumer Handbook on Adjustable Rate Mortgages
- Home Equity Line of Credit Program Disclosure
- FRB – What you should know about Home Equity Lines of Credit

By signing below, I/we acknowledge that I/we have received the above indicated information.

INTENT TO PROCEED

(Please mark one)

- Yes, I/we want to proceed with the processing of my/our loan application.
- No, wait until I/we contact our loan officer.

Applicant

Date

Co-Applicant

Date