



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.

Please review these attached documents and retain for your files:

- Application & Other Important Disclosures
- Adjustable Rate Mortgage Program Disclosure
- Kentucky Commission on Human Rights Brochure for Fair Housing\*
- List of Pre-Approved Settlement Providers
- Customer Information Policy
- Privacy Notice

Please complete the following and return to us:

- Property Information
- Borrower(s) Certification and Authorization
- Real Estate Loan Application (4 pages)

Additional information available depending on loan type requested:

- FRB Consumer Handbook for Adjustable Rate Mortgages\*
- CFPB Booklet – Your home loan toolkit\*

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

- Purchase contract, if applicable
- Most recent federal tax return for 2 years
- Most current 2 pay stub(s)/income verification for each borrower
- Most recent bank statement

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](http://www.centurybankky.com)

Revised 05/01/2018

\*Also available in Spanish upon request.

# Adjustable Rate Mortgage Program Disclosure

## 5/1 Adjustable Rate

### Lender

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

**Date:** \_\_\_\_\_

This disclosure describes the features of the Adjustable Rate Mortgage (“ARM”) program you are considering.

- This loan program has an adjustable rate feature. This means that your interest rate and payment amount can change.

### How Your Interest Rate and Payment Are Determined

- Your interest rate will be based on an index plus a margin.
- Your monthly payment will be based on the interest rate, loan balance, and remaining loan term.
- Your payment will be rounded to the nearest \$0.01.
- Your interest rate will be based on the base rate on corporate loans posted by at least 70% of the 10 largest U.S. banks known as the 'Wall Street Journal U.S. Prime Rate' (Wall Street Journal U.S. Prime Rate) plus our margin. Ask us for our current interest rate and margin.
- Information about the index is published daily in the Wall Street Journal.
- The initial interest rate is not based on the index used to make later adjustments. Ask us for the amount of the current interest rate discount.
- Your interest rate will be based on an index plus a margin, unless your interest rate "caps" limit the amount of change in the interest rate.

Note: If the index for your adjustable rate mortgage is no longer available, the Lender will choose a new index which is based on comparable information.

### How Your Interest Rate Can Change

- Your interest rate can change every 12 months, after remaining fixed for 60 months.
- Your interest rate cannot increase or decrease more than 2 percentage point(s) at each adjustment.
- Your interest rate will never be greater than 9.5 percent.
- Your interest rate will never be less than 4.5 percent.

### How Your Payment Can Change

- Your payment can change every 12 payment(s) based on changes in the interest rate after remaining fixed for 60 payment(s).
- Your monthly payment may increase or decrease substantially based on changes in the interest rate.
- You will be notified in writing at least 60 days, but no more than 120 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 your interest rate, payment amount, and loan balance.
- You will be notified in writing at least 45 days but no more than 120 days before the due date of a payment at a new level resulting from a change in the interest rate. This notice will contain information about your interest rates, payment amount, and loan balance.
- For example, on a \$10,000 360-month loan with an initial interest rate of 4.5% in effect January, 2018, the maximum amount that the interest rate can attain under this program is 9.5%, and the monthly payment can rise from an initial payment of \$50.67 to a maximum of \$78.99 in month 85 (7 year(s), 1 month(s)). This example is based on a periodic cap of 2 percentage point(s) and a lifetime cap of 9.5 percent. 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:  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$50.67 = \$304.02$  per month).

**Notice**

This is not a commitment to make a loan.

## All Doors Are Open In Kentucky

It is against the law to discriminate against any person who wants to rent or own housing. You have the right to fair housing regardless of your color, disability, familial status (whether you live with children under 18 years of age), national origin, race, religion or sex.



Fair Housing



### What Fair Housing Law Means

The US and Kentucky Fair Housing acts are laws that provide equal opportunity to all people when buying, selling, renting, financing or insuring housing. You have the right to buy or rent where you choose a home, condominium, apartment, trailer or lot. Everyone must obey the law including property owners, real estate brokers, sales agents, operators, builders and developers, advertisers and advertising media, mortgage lenders, insurers, and banks or other financial institutions.

### Contact Us

Call or contact us if you need help with discrimination or would like more information.

Kentucky Commission on Human Rights  
332 W. Broadway, Suite 700  
Louisville, Kentucky 40202  
502.595.4024 1.800.292.5566  
TDD: 502.595.4084  
Email: [kchr.mail@ky.gov](mailto:kchr.mail@ky.gov)  
[www.kchr.ky.gov](http://www.kchr.ky.gov)

Face Book/Kentucky Commission on Human Rights  
Twitter/KyHumanRights

### These Actions are Illegal

Among the practices prohibited by law, it is illegal to: refuse to sell, rent, lease or exchange real estate because of discrimination; deny a reasonable accommodation to a renter with a disability; coerce, intimidate, threaten or interfere with a person's enjoyment of his or her home because of discrimination; communicate that a property is unavailable when it is available; communicate that the racial makeup of a neighborhood may change or cause property values to go down or make other similar false and misleading statements; publish advertising that states a preference of one person over another based on discrimination; discriminate in the grant, rates, terms, conditions or services of financial assistance in real estate transactions; discriminate in the making or purchase of loans; discriminate in terms, conditions or privileges of housing-related insurance; deny access or restrict membership of multiple-listing services or real estate organizations for discriminatory reasons.

### Protect Your Rights

If you believe you may be a victim of discrimination, contact us. We will help you file a discrimination complaint. A housing discrimination complaint must be filed within one year of the alleged discrimination. After your complaint is filed, our officers will conduct a

thorough investigation to determine if discrimination has occurred. All findings go before the Commission Board, which acts with the authority of a court of law. Save copies of all letters, advertisements or other information relevant to the alleged discrimination. Write down your experiences, including dates, significant conversations and incidents, and the names of the involved individuals.

### Exemptions

Exemptions from fair housing law are allowed for the rental of an owner-occupied duplex or rental of one room in a private home. The sale or rental of an owner-occupied home is exempt if the sale or rental takes place without a real estate agent or advertising. A religious organization may exercise a preference to rent to one of its members. It is allowable to refuse to rent on the basis of sex if the property is a single sex dormitory. A landlord may choose not to rent to unmarried couples. A gender-based exclusion from the law is allowed if the landlord can demonstrate that the exclusion is necessary for reasons of personal modesty or privacy. Exemptions are allowed if a landlord rents fewer than 10 units or to fewer than 10 persons in an owner-occupied facility. A landlord may refuse to rent on the basis of familial status if the property is intended for occupants 62 years of age or older or if 80 percent of the units have occupants 55 years of age or older and special services for older persons are provided.

Kentucky Commission  
on Human Rights

PROTECTOR OF CIVIL RIGHTS  
VOICE FOR EQUALITY  
CATALYST FOR POSITIVE CHANGE



This publication was supported by funding under a grant with the U S Department of Housing and Urban Development. It is dedicated to the public. The author and publisher are solely responsible for the accuracy of the publication, which does not necessarily reflect the views of the federal government.

## PRE-APPROVED TITLE SERVICES PROVIDER LIST

Note: You may choose another settlement provider other than one listed below as long as they have professional liability limit of \$500,000.

LAW FIRM ATTORNEY	ADDRESS		PHONE	CONTACT WEBSITE AND/OR EMAIL
<b>ANDERSON COUNTY</b>				
Thomas M Jones	138 S Main St	Lawrenceburg KY 40342	(502) 839-6020	<a href="mailto:jonesthomasm@bellsouth.net">jonesthomasm@bellsouth.net</a>
Law Office of Matthew Collins	135 S Main St	Lawrenceburg KY 40342	(502) 839-5163	<a href="mailto:matt@mldfirm.com">matt@mldfirm.com</a>
David P Nutgrass, KY 81880	123 S Main St	Lawrenceburg KY 40342	(502) 839-9886	<a href="mailto:davidnutgrass@gmail.com">davidnutgrass@gmail.com</a>
William L Patrick	307 S Main St	Lawrenceburg KY 40342	(502) 839-4527	<a href="mailto:patrickattorney@bellsouth.net">patrickattorney@bellsouth.net</a>
<b>SHELBY COUNTY</b>				
Hays Law Office William H Hays Jr James Hite Hays	521 Main St	Shelbyville KY 40065	(502) 633-3534	<a href="http://www.hayslawoffice.com">www.hayslawoffice.com</a>
Neal & Davis PLLC Matthew H Chandler Gregg Y Neal	931 Main St, P O Box 40	Shelbyville KY 40065	(502) 633-6002	<a href="http://www.nealanddavislaw.com">www.nealanddavislaw.com</a> <a href="mailto:matt@nealanddavislaw.com">matt@nealanddavislaw.com</a> <a href="mailto:gregg@nealanddavislaw.com">gregg@nealanddavislaw.com</a>
<b>MERCER COUNTY</b>				
Bottoms Law Office Caleb Bottoms Emily Bottoms	404 Beaumont Ave P O Box 635	Harrodsburg KY 40330	(859) 734-2541	<a href="http://www.bottomslawofficeky.com">www.bottomslawofficeky.com</a> <a href="mailto:calebbottoms@yahoo.com">calebbottoms@yahoo.com</a>
<b>FAYETTE COUNTY</b>				
Webb, Hoskins, Brown & Thompson PSC Damon Brown Glenn Hoskins Daniel Miller	2393 Alumni Dr #101	Lexington KY 40517	(859) 296-9229	<a href="mailto:mail@kytitlelaw.com">mail@kytitlelaw.com</a>
<b>JEFFERSON COUNTY</b>				
Stuart & Buechler PSC David Buechler E Page Stuart, KY 84468	609 Lily Creek Rd Ste 204	Louisville KY 40243	(502) 452-9222	<a href="mailto:david@stuartbuechler.com">david@stuartbuechler.com</a> <a href="mailto:page@stuartbuechler.com">page@stuartbuechler.com</a>
Goldberg Simpson LLC	9301 Dayflower St	Prospect KY 40059	(502) 589-4440	<a href="http://www.goldbergsimpson.com">www.goldbergsimpson.com</a>
Horne & Horne PLLC Stephanie Horne	6510 Glenridge Park Place Ste 1	Louisville KY 40222	(502) 409-5044	<a href="mailto:orders@hornetitle.com">orders@hornetitle.com</a> <a href="mailto:closings@hornetitle.com">closings@hornetitle.com</a>
Borders & Borders PLC	920 Dupont Rd	Louisville KY 40207	(502) 894-9200	<a href="http://www.louisvillerealestateclosings.com">www.louisvillerealestateclosings.com</a>
<b>MADISON COUNTY</b>				
Eaves Olds Bohannon & Floyd PLLC Stuart Olds Michael Eaves David Bohannon Morris Floyd	218 W Main St, P O Box 300	Richmond KY 40475	(859) 623-3728 Office Manager:	<a href="mailto:cheryl@eavesolds.com">cheryl@eavesolds.com</a>
Coy, Gilbert, Shepherd & Wilson Mark Shepherd James Gilbert Jerry Gilbert Jason Wilson	212 N Main St	Richmond KY 40475	(859) 623-3877	<a href="http://www.coygilbert.com">www.coygilbert.com</a> <a href="mailto:info@coygilbert.com">info@coygilbert.com</a>
<b>FRANKLIN COUNTY</b>				
McNamara & Jones Charles E Jones #84102 Bryan C Hix #90821 Raven N Turner #95691	315 High St	Frankfort KY 40601	(502) 875-8808	<a href="mailto:tclark@mjlawky.com">tclark@mjlawky.com</a>



# 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?**

<b>Why?</b>	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.
<b>What?</b>	<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"> <li>■ Social Security number and income</li> <li>■ account balances and payment history</li> <li>■ credit history and credit scores</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	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?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
<b>For our marketing purposes—</b> to offer our products and services to you	YES	NO
<b>For joint marketing with other financial companies</b>	NO	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	NO	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	NO	We don't share
<b>For nonaffiliates to market to you</b>	NO	We don't share

<b>Questions?</b>	Call 502-859-5111 or go to <a href="http://www.centurybankky.com">www.centurybankky.com</a>
-------------------	---

## 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: \_\_\_\_\_

## Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when  the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or  the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower \_\_\_\_\_ Co-Borrower \_\_\_\_\_

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

### II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state & ZIP)					No. of Units
Legal Description of Subject Property (attach description if necessary)					Year Built
Purpose of Loan	<input type="checkbox"/> Purchase	<input type="checkbox"/> Construction	<input type="checkbox"/> Other (explain):		Property will be:
	<input type="checkbox"/> Refinance	<input type="checkbox"/> Construction-Permanent			<input type="checkbox"/> Primary Residence
					<input type="checkbox"/> Secondary Residence
					<input type="checkbox"/> Investment
<b>Complete this line if construction or construction-permanent loan.</b>					
Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a + b)
	\$	\$	\$	\$	\$
<b>Complete this line if this is a refinance loan.</b>					
Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	<input type="checkbox"/> made <input type="checkbox"/> to be made
	\$	\$		Cost: \$	
Title will be held in what Name(s)			Manner in which Title will be held		Estate will be held in:
					<input type="checkbox"/> Fee Simple
					<input type="checkbox"/> Leasehold (show expiration date)
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)					

### III. BORROWER INFORMATION

Borrower	Co-Borrower						
Borrower's Name (include Jr. or Sr. if applicable)				Co-Borrower's Name (include Jr. or Sr. if applicable)			
Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School
<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower) no. ages		<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower) no. ages	
<input type="checkbox"/> Separated				<input type="checkbox"/> Separated			
Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.				Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.			
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address			

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

Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.				Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.			
---	--	--	--	---	--	--	--

### IV. EMPLOYMENT INFORMATION

Borrower	Co-Borrower				
Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job	Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job
		Yrs. employed in this line of work/profession			Yrs. employed in this line of work/profession
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)		
<b>If employed in current position for less than two years or if currently employed in more than one position, complete the following:</b>					
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)
		Monthly Income			Monthly Income
		\$			\$
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)		
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)
		Monthly Income			Monthly Income
		\$			\$
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)		

Initials: \_\_\_\_\_

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

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

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

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

**VI. ASSETS AND LIABILITIES**

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

Completed  Jointly  Not Jointly

ASSETS	Cash or Market Value	LIABILITIES		
Description		Name and address of Company	Monthly Payment & Months Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:	\$		\$ Payment/Months	\$
<b>List checking and savings accounts below</b>				
Name and address of Bank, S&L, or Credit Union				
Acct. no.	\$			
Name and address of Bank, S&L, or Credit Union				
Acct. no.	\$			
Name and address of Bank, S&L, or Credit Union				
Acct. no.	\$			
Name and address of Bank, S&L, or Credit Union				
Acct. no.	\$			
Stocks & Bonds (Company name/number & description)	\$			
Life insurance net cash value	\$			
Face amount: \$				
<b>Subtotal Liquid Assets</b>	<b>\$</b>			
Real estate owned (enter market value from schedule of real estate owned)	\$			
Vested interest in retirement fund	\$			
Net worth of business(es) owned (attach financial statement)	\$			
Automobiles owned (make and year)	\$			
Other Assets (itemize)	\$	Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
		Job-Related Expense (child care, union dues, etc.)	\$	
		<b>Total Monthly Payments</b>	\$	
<b>Total Assets a.</b>	\$	<b>Net Worth (a minus b)</b>	\$	<b>Total Liabilities b.</b>

Initials: \_\_\_\_\_



**CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION**

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark **B** for Borrower or **C** for Co-Borrower.

Borrower:	Agency Case Number:
Co-Borrower:	Lender Case Number:

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature: <b>X</b>	Date	Co-Borrower's Signature: <b>X</b>	Date
-----------------------------------	------	--------------------------------------	------

Initials: \_\_\_\_\_

## **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 the above-referenced loan, be aware that:

- (1) 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.
- (2) 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:

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

### **FEDERAL CREDIT APPLICATION INSURANCE DISCLOSURE**

I/We have applied for an extension of credit. Century Bank is soliciting, offering or selling me an insurance product or annuity in connection with this extension of credit. **FEDERAL LAW PROHIBITS CENTURY BANK FROM CONDITIONING THE EXTENSION OF CREDIT ON EITHER:**

- (1) My purchase on an insurance product or annuity from Century Bank or any affiliates; or
- (2) My agreement not to obtain, or prohibition on me from obtaining an insurance product or annuity from an unaffiliated entity. By signing below, I acknowledge having read this disclosure.

### **APPRAISAL NOTICE**

We may order an appraisal to determine the property's value and charge you for this appraisal report. We will 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 expense.

### **IMPORTANT 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 an outside source to confirm the information. The information you provide is protected under our privacy policy and federal law.

**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.

**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

I/We certify that everything I/we have stated in this application and on any attachments, are correct. Century Bank will keep this application whether or not it is approved. By signing below, I/we authorize Century Bank to check credit, employment history and to answer questions that others may ask about my/our credit record with Century Bank. I understand that I must update credit information upon request.

Signature of Applicant: \_\_\_\_\_ Date: \_\_\_\_\_

Signature of Co-Applicant, if applicable: \_\_\_\_\_ Date: \_\_\_\_\_



## NMLS List of Registered Employees

---

Name	NMLS Registration Number	Email
Hanks, Jason	684100	jason.hanks@centurybankky.com
Perry, Tim	684101	tim.perry@centurybankky.com
Smith, R. Tyler	684099	tyler.smith@centurybankky.com
Smith, Scott	1274322	scott.smith@centurybankky.com
Young, Darin	684102	darin.young@centurybankky.com
Century Bank of Kentucky	619192	