Mortgage Loan Supporting Documents Checklist

Thank you for choosing Illinois State Credit Union for your mortgage needs. Please provide copies of the following documents and send them with your completed mortgage application and signed Consumer Authorization. If you have questions, please contact Bridget Sczepanik at 309-888-6542. Thank you.

Application
- A completed mortgage application
- A signed consumer authorization
- Copy of one of the following: Driver’s License or State ID

Income Documents
- Recent pay stubs covering one month
- Previous 2 years of taxes or W-2’s
- If you are self-employed, received commission income or own rental property, include most recent two years’ tax returns with all schedules

Subject Property – Refinance
- Copy of Homeowner’s Insurance with the name and phone number of your insurance agent.
- Name of institution, account number and phone number of your present mortgage holder(s).
- Copy of Tax Bill

Subject Property – Purchase
- Copy of sales contract
- Attorney information

Assets
- Copies of recent savings and checking bank statements covering two months
- Recent statement of your 401(k) savings plans, IRA’s, CD accounts, investment portfolio, money market accounts covering two months

Check for Appraisal
- $400 check payable to Illinois State Credit Union - will be shown as a credit towards appraisal fee at closing
Consumer Authorization

Please sign and return authorization with your mortgage application and supporting documents.

I hereby authorize the lender to verify my past and present employment earnings records, bank accounts and any other asset balances that are needed to process my mortgage loan application. I further authorized the lender, and its credit reporting agency, to order a consumer credit report and verify other credit information, including past and present mortgage, landlord references, collection accounts, and any other information being reported on my credit report. I understand that the credit agency may contact me within the next few days to review credit, loans, credit cards, collection and any other accounts needed to process my application. I request that such information may be faxed to my lender and it is understood that a photocopy of this form serves as authorization.

Borrower: __________________________ Date: ______________

Co-Borrower: __________________________ 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

<table>
<thead>
<tr>
<th>Mortgage</th>
<th>VA</th>
<th>Conventional</th>
<th>Other (explain):</th>
<th>Agency Case Number</th>
<th>Lender Case Number</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Amount</th>
<th>Interest Rate</th>
<th>No. of Months</th>
<th>Amortization</th>
<th>Type</th>
<th>GPM</th>
<th>ARM (type):</th>
</tr>
</thead>
</table>

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

<table>
<thead>
<tr>
<th>Subject Property Address (street, city, state, &amp; ZIP)</th>
<th>No. of Units</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Legal Description of Subject Property (attach description if necessary)</th>
<th>Year Built</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Purpose of Loan:</th>
<th>Purchase</th>
<th>Construction</th>
<th>Other (explain):</th>
<th>Property will be:</th>
<th>Primary</th>
<th>Secondary</th>
<th>Investment</th>
</tr>
</thead>
</table>

Complete this line if construction or construction-permanent loan.

<table>
<thead>
<tr>
<th>Year Lot Acquired</th>
<th>Original Cost</th>
<th>Amount Existing Liens</th>
<th>(a) Present Value of Lot</th>
<th>(b) Cost of Improvements</th>
<th>Total (a+b)</th>
</tr>
</thead>
</table>

Complete this line if this is a refinance loan.

<table>
<thead>
<tr>
<th>Year Acquired</th>
<th>Original Cost</th>
<th>Amount Existing Liens</th>
<th>Purpose of Refinance</th>
<th>Describe Improvements made</th>
<th>to be made</th>
</tr>
</thead>
</table>

Title will be held in what Name(s) Manner in which Title will be held Estate will be held in:

<table>
<thead>
<tr>
<th>Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)</th>
</tr>
</thead>
</table>

III. BORROWER INFORMATION

Borrower

Co-Borrower

<table>
<thead>
<tr>
<th>Borrower’s Name (include Jr. or Sr. if applicable)</th>
<th>Co-Borrower’s Name (include Jr. or Sr. if applicable)</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Social Security Number</th>
<th>Home Phone (incl. area code)</th>
<th>DOB (MM/DD/YYYY)</th>
<th>Yrs. School</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Married</th>
<th>Unmarried (include single, divorced, widowed)</th>
<th>Dependents (not listed by Co-Borrower)</th>
<th>No.</th>
<th>ages</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Present Address (street, city, state, ZIP)</th>
<th>Own</th>
<th>Rent</th>
<th>No. Yrs.</th>
</tr>
</thead>
</table>

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

Former Address (street, city, state, ZIP) | Own | Rent | No. Yrs. |

IV. EMPLOYMENT INFORMATION

Borrower

Co-Borrower

<table>
<thead>
<tr>
<th>Name &amp; Address of Employer</th>
<th>Self Employed</th>
<th>Yrs. on this job</th>
</tr>
</thead>
</table>

| Name & Address of Employer | Self Employed | Yrs. on this job |

<table>
<thead>
<tr>
<th>Position/Title/Type of Business</th>
<th>Business Phone (incl. area code)</th>
</tr>
</thead>
</table>

| Position/Title/Type of Business | Business Phone (incl. area code) |

If employed in current position for less than two years or if currently employed in more than one position, complete the following:
<table>
<thead>
<tr>
<th>Borrower</th>
<th>IV. EMPLOYMENT INFORMATION</th>
<th>Co-Borrower</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name &amp; Address of Employer</td>
<td>Self Employed</td>
<td>Dates (from-to)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Monthly Income</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Position/Title/Type of Business</td>
<td>Business Phone (incl. area code)</td>
<td>Position/Title/Type of Business</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Name &amp; Address of Employer</td>
<td>Self Employed</td>
<td>Dates (from-to)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Monthly Income</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

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

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

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

**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.

<table>
<thead>
<tr>
<th>ASSETS</th>
<th>Cash or Market Value</th>
<th>Liabilities and Pledged Assets.</th>
<th>Liabilities</th>
<th>Month Payment &amp; Months Left to Pay</th>
<th>Unpaid Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Description</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash deposit toward purchase held by:</td>
<td>$</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Name and address of Bank, S&amp;L, or Credit Union</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Acct. no.</td>
<td>$</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Name and address of Bank, S&amp;L, or Credit Union</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Acct. no.</td>
<td></td>
<td>$</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Name and address of Bank, S&amp;L, or Credit Union</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Acct. no.</td>
<td></td>
<td>$</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Name and address of Bank, S&amp;L, or Credit Union</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Acct. no.</td>
<td></td>
<td>$</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Uniform Residential Loan Application
Freddie Mac Form 65  7/05 (rev.6/09)  Page 2 of 5
Fannie Mae Form 1003  7/05 (rev.6/09)
### VI. ASSETS AND LIABILITIES (cont.)

<table>
<thead>
<tr>
<th>Acct. no.</th>
<th>$</th>
<th>Name and address of Company</th>
<th>$ Payment/Months</th>
<th>$</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name and address of Bank, S&amp;L, or Credit Union</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Acct. no.</th>
<th>$</th>
<th>Name and address of Company</th>
<th>$ Payment/Months</th>
<th>$</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stocks &amp; Bonds (Company name/number &amp; description)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Acct. no.</th>
<th>$</th>
<th>Name and address of Company</th>
<th>$ Payment/Months</th>
<th>$</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life insurance net cash value</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### Subtotal Liquid Assets $ |

<table>
<thead>
<tr>
<th>Acct. no.</th>
<th>$</th>
<th>Name and address of Company</th>
<th>$ Payment/Months</th>
<th>$</th>
</tr>
</thead>
<tbody>
<tr>
<td>Real estate owned (enter market value from schedule of real estate owned)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Acct. no.</th>
<th>$</th>
<th>Name and address of Company</th>
<th>$ Payment/Months</th>
<th>$</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vested interest in retirement fund</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Acct. no.</th>
<th>$</th>
<th>Name and address of Company</th>
<th>$ Payment/Months</th>
<th>$</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net worth of business(es) owned (attach financial statement)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Acct. no.</th>
<th>$</th>
<th>Name and address of Company</th>
<th>$ Payment/Months</th>
<th>$</th>
</tr>
</thead>
<tbody>
<tr>
<td>Automobiles owned (make and year)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

| Alimony/Child Support/Separate Maintenance Payments Owed to: |

#### Other Assets (itemize) $ |

| Job-Related Expense (child care, union dues, etc.) |

**Total Monthly Payments** $ |

| Total Assets a. $ | | Net Worth (a minus b) $ | | Total Liabilities b. $ |

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

<table>
<thead>
<tr>
<th>Property Address (enter S if sold, PS if pending sale or R if rental being held for income)</th>
<th>Type of Property</th>
<th>Present Market Value</th>
<th>Amount of Mortgages &amp; Liens</th>
<th>Gross Rental Income</th>
<th>Mortgage Payments</th>
<th>Insurance, Maintenance, Taxes &amp; Misc.</th>
<th>Net Rental Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Totals** $ $ $ $ $ $ $ $ |

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

<table>
<thead>
<tr>
<th>Alternate Name</th>
<th>Creditor Name</th>
<th>Account Number</th>
</tr>
</thead>
</table>

### VII. DETAILS OF TRANSACTION

#### a. Purchase Price $ |

If you answer “Yes” to any questions a through i, please use continuation sheet for explanation.

<table>
<thead>
<tr>
<th>Borrower Yes No</th>
<th>Co-Borrower Yes No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes No</td>
<td>Yes No</td>
</tr>
</tbody>
</table>

#### b. Alterations, improvements, repairs |

#### c. Land (if acquired separately) |

#### d. Refinance (incl. debts to be paid off) |

#### e. Estimated prepaid items |

#### f. Estimated closing costs |

#### g. PMI, MIP, Funding Fee |

#### h. Discount (if Borrower will pay) |

#### i. Total costs (add items a through h) |

#### j. Subordinate financing |

#### k. Borrower’s closing costs paid by Seller |

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Uniform Residential Loan Application  
Freddie Mac Form 65  7/05 (rev.6/09)  
Fannie Mae Form 1003  7/05 (rev.6/09)  
1003 Page 3 (Letter) ~ 04/2010 ~ Encompass360™
### VII. DETAILS OF TRANSACTION

<table>
<thead>
<tr>
<th>Borrower</th>
<th>Co-Borrower</th>
</tr>
</thead>
<tbody>
<tr>
<td>If you answer “Yes” to any questions a through i, please use continuation sheet for explanation.</td>
<td></td>
</tr>
<tr>
<td>f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond or loan guarantee?</td>
<td></td>
</tr>
<tr>
<td>“Yes,” give details as described in the preceding question.</td>
<td></td>
</tr>
<tr>
<td>g. Are you obligated to pay alimony, child support, or separate maintenance?</td>
<td></td>
</tr>
<tr>
<td>h. Is any part of the down payment borrowed?</td>
<td></td>
</tr>
<tr>
<td>i. Are you a co-maker or endorser on a note?</td>
<td></td>
</tr>
</tbody>
</table>

| m. Loan amount  
(exclude PMI, MIP, Funding Fee financed) |
| n. PMI, MIP, Funding Fee financed |
| o. Loan amount (add m & n) |

| p. Cash from / to Borrower  
(subtract j, k, l & o from i) |

| j. Are you a U.S. citizen? |
| k. Are you a permanent resident alien? |

| l. Do you intend to occupy the property as your primary residence? |
| If “Yes,” complete question m below. |

| m. Have you had an ownership interest in a property in the last three years? |

(1) What type of property did you own – principal residence (PR), second home (SH), or investment property (IP)?
(2) How did you hold title to the home – solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?

### VIII. DECLARATIONS

<table>
<thead>
<tr>
<th>Borrower</th>
<th>Co-Borrower</th>
</tr>
</thead>
</table>

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

<table>
<thead>
<tr>
<th>Borrower’s Signature</th>
<th>Date</th>
<th>Co-Borrower’s Signature</th>
<th>Date</th>
</tr>
</thead>
</table>

### IX. ACKNOWLEDGEMENT AND AGREEMENT

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender’s compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you do not furnish this information, please provide both ethnicity and race. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of your self-identification.

<table>
<thead>
<tr>
<th>BORROWER</th>
<th>CO-BORROWER</th>
</tr>
</thead>
</table>

I do not wish to furnish this information.

### X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

Your loan application information may be disclosed to one or more consumer reporting agencies.

<table>
<thead>
<tr>
<th>BORROWER</th>
<th>CO-BORROWER</th>
</tr>
</thead>
</table>

I do not wish to furnish this information.

### TO BE COMPLETED BY LOAN ORIGINATOR:

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

<table>
<thead>
<tr>
<th>Loan Originator’s Name (print or type)</th>
<th>Loan Originator Identifier</th>
<th>Loan Originator’s Phone Number (including area code)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Loan Origination Company’s Name</th>
<th>Loan Origination Company Identifier</th>
<th>Loan Origination Company’s Address</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Continuation Sheet/Residential Loan Application</td>
<td></td>
<td></td>
</tr>
<tr>
<td>-----------------------------------------------</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark <strong>B</strong> for Borrower or <strong>C</strong> for Co-Borrower.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Borrower:</strong></td>
<td><strong>Agency Case Number:</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Co-Borrower:</strong></td>
<td><strong>Lender Case Number:</strong></td>
<td></td>
</tr>
</tbody>
</table>

---

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.

<table>
<thead>
<tr>
<th>Borrower’s Signature:</th>
<th>Date</th>
<th>Co-Borrower’s Signature:</th>
<th>Date</th>
</tr>
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<tbody>
<tr>
<td>X</td>
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<td>X</td>
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</tbody>
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Uniform Residential Loan Application
Freddie Mac Form 65   7/05 (rev.6/09)
Fannie Mae Form 1003   7/05 (rev.6/09)