



Note: use page 6 (empty page) or attach additional information if more space is needed to make complete replies.

3500 GOLIAD RD  
 SAN ANTONIO, TX 78223  
 (210) 337-5900

NMLS 1078062 RBI 35664

Okemah 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 Texas 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 Texas law and Borrower resides in Texas, a community property state, the manufactured home is located in Texas, or the Borrower is relying on other property located in Texas 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

BORROWER INFORMATION				CO - BORROWER INFORMATION			
Name (First, MI, Last)		Suffix		Name (First, MI, Last)		Suffix	
DOB (mm/dd/yyyy)		<b>Marital Status</b> <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried		DOB (mm/dd/yy)		<b>Marital Status</b> <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried	
Social Security Number				Social Security Number			
Drivers License #	State			Drivers License #	State		
Home Phone/Cell (incl. area code):				Home Phone/Cell (incl. area code) :			
E-Mail :				E-mail :			
Addresses (5 years required)				Addresses (5 years required)			
Present street address				Present street address			
City	State	Zip Code	How Long? Y M	City	State	Zip Code	How Long? Y M
<input type="checkbox"/> Own		<input type="checkbox"/> Rent		<input type="checkbox"/> Own		<input type="checkbox"/> Rent	
Previous street address				Previous street address			
City	State	Zip Code	How Long? Y M	City	State	Zip Code	How Long? Y M
Previous street address				Previous street address			
City	State	Zip Code	How Long? Y M	City	State	Zip Code	How Long? Y M
Employment Information (3 years required)				Employment Information (3 years required)			
Employer		Employers Phone		Employer		Employers Phone	
City	State	Zip Code	Full Time Part time	City	State	Zip Code	Full Time Part time
Supervisor		Hire Date	Gross Salary/Month	Supervisor		Hire Date	Gross Salary/Month
Job Title/Duties				Job Title/Duties			
Prior 1 Employment				Prior 1 Employment			
Employer/Job Type		Business Phone		Employer/Job Type		Business Phone	
City	State	Employment Date Start/End		City	State	Employment Date Start/End	

Prior 2 Employment				Prior 2 Employment			
Employer/Job Type		Business Phone		Employer/Job Type		Business Phone	
City	State	Employment Date Start/End		City	State	Employment Date Start/End	
Housing Payment/Rent				Housing Payment/Rent			
Landlords Name				Landlords Name			
Phone Number		Home Payment/Rent Amount		Phone Number		Home Payment/Rent Amount	
Current Vehicle Financed				Current Vehicle Financed			
Financed By		Payment Amount		Financed By		Payment Amount	
Balance	Year	Make	Model	Balance	Year	Make	Model
Asset Information				Asset Information			
Checking account		\$		Checking account		\$	
Savings account		\$		Savings account		\$	
401 K		\$		401 K		\$	
Emergency Contact Information: Please provide 2 nearest relatives not living with you.							
Name (First, MI, Last)			Suffix	Name (First, MI, Last)			Suffix
Present street address				Present street address			
City & State		Home Phone	Cell Phone		City & State		Cell Phone

Assets & Liabilities				*Attach additional information as needed	
<b>Assets</b>	<b>Cash or Market Value</b>	<b>Liabilities and Pledged Assets.</b> List the creditor's name, address, and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities, which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.			
Description		<b>LIABILITIES</b>		<b>Monthly Payment &amp; Months Left to Pay</b>	<b>Unpaid Balance</b>
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		Name and address of Company		\$ Payment/Months	\$
Acct. no.	\$	Acct. no.			
Name and address of Bank, S&L, or Credit Union		Name and address of Company		\$ Payment/Months	\$
Acct. no.	\$	Acct. no.			
Name and address of Bank, S&L, or Credit Union		Name and address of Company		\$ Payment/Months	\$
Acct. no.	\$	Acct. no.			
Name of address of Bank, S&L, or Credit Union		Name and address of Company		\$ Payment/Months	\$
Acct. no.	\$	Acct. no.			

Stocks & Bonds (Company name/ number & description)	\$	Name and address of Company	\$ Payment/Months	\$
Life insurance net cash value	\$			
Face amount: \$		Acct. no.		
<b>Subtotal Liquid Assets</b>	<b>\$</b>	Name and address of Company	\$ Payment/Months	\$
Real estate owned (enter market value from schedule of real estate owned)	\$			
Vested interest in retirement fund	\$			
Net worth of business(es) owned (attach financial statement)	\$	Acct. no.		
Automobiles owned (make and year)	\$	Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	\$
Other Assets (itemize)	\$	Job-Related Expense (child care, union dues, etc.)	\$	
		<b>Total Monthly Payments</b>	\$	
<b>Total Assets:</b>	<b>\$</b>	<b>Net Worth</b>	<b>\$</b>	<b>Total Liabilities</b>
				<b>\$</b>

### Declarations

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

	Borrower		Co-Borrower	
	Yes	No	Yes	No
a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?	<input type="checkbox"/>	<input type="checkbox"/>		
(This would include such loans as home mortgage loans, SBA loans, home Improvements loans, educational loans, manufactured (mobile) home loans, any Mortgage, financial obligation, bond, or loan guarantee. If "Yes", provide Details, including date, name, address of Lender, FHA or VA case number, If any, and reasons for the action.)				
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?				
g. Are you obligated to pay alimony, child support, or separate maintenance?				
h. Is any part of the down payment borrowed?				
i. Are you a co-maker or endorser on a note?				
j. Are you a U.S. Citizen?				
k. Are you a permanent resident alien?				

## 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>\$</b>	<b>\$</b>	<b>\$</b>	<b>Total</b>	<b>\$</b>	<b>\$</b>

### Authorization for Credit Processing

I authorize you to obtain my credit report. I authorize you to contact any firm or individual whose name is set out in this application.

Signature of Borrower \_\_\_\_\_ Date: \_\_\_\_\_

Signature of Co-Borrower \_\_\_\_\_ Date: \_\_\_\_\_

### Additional Income

Source of additional income: \_\_\_\_\_ Amount per month: \_\_\_\_\_

Dollar amount of loan applying for: \_\_\_\_\_ Estimated down payment: \_\_\_\_\_

Source of down payment: \_\_\_\_\_

### Vehicle Information

Make/Model/Year \_\_\_\_\_ Color \_\_\_\_\_ State/License \_\_\_\_\_

Make/Model/Year \_\_\_\_\_ Color \_\_\_\_\_ State/License \_\_\_\_\_

### School Information

Name of School: \_\_\_\_\_ Years Attended: \_\_\_\_\_  
 Type of School: \_\_\_\_\_

### References

			( ) -
Name	Relationship	Address	Telephone
			( ) -
Name	Relationship	Address	Telephone

## Acknowledgment and Agreement

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither the Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature. Acknowledgment Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature	Date	Co-Borrower's Signature	Date
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### Information for Government Monitoring Purposes

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

<b>Borrower</b>	I do not wish to furnish this information			<b>Co-Borrower</b>	I do not wish to furnish this information		
<b>Ethnicity</b>	<input type="checkbox"/> Hispanic or Latino	<input type="checkbox"/> Not Hispanic or Latino		<b>Ethnicity</b>	<input type="checkbox"/> Hispanic or Latino	<input type="checkbox"/> Not Hispanic or Latino	
<b>Race:</b>	<input type="checkbox"/> American Indian or Alaska Native	<input type="checkbox"/> Asian	<input type="checkbox"/> Black or African American	<b>Race:</b>	<input type="checkbox"/> American Indian or Alaska Native	<input type="checkbox"/> Asian	<input type="checkbox"/> Black or African American
	<input type="checkbox"/> Native Hawaiian or Other Pacific Islander	<input type="checkbox"/> White			<input type="checkbox"/> Native Hawaiian or Other Pacific Islander	<input type="checkbox"/> White	
<b>Sex:</b>	<input type="checkbox"/> Female	<input type="checkbox"/> Male		<b>Sex:</b>	<input type="checkbox"/> Female	<input type="checkbox"/> Male	

**To be Completed by Loan Originator:**

This information was provided:

- In a face-to-face interview
- In a telephone interview
- By the applicant and submitted by fax or mail
- By the applicant and submitted via e-mail or the Internet

Loan Originator's Signature	Date
Loan Originator's Name <b>E. J. Burke III</b>	Loan Originator Identifier <b>NMLS 639429</b>
Loan Origination Company's Name <b>Okemah, LLC</b>	Loan Origination Company Identifier <b>NMLS 1078062</b>
	Loan Originator's Phone Number <b>210-337-5900</b>
	Loan Origination Company Address <b>3500 Goliad Rd #1 San Antonio, TX 78223</b>

