



Dear Loan Applicant,

Thank you for your interest in obtaining a loan through Murphy Bank. We at Murphy Bank hope that we can set up a loan that will be just what you are looking for. Attached is an application for a mobile home loan. Because of the fraud that can occur on the Internet and for your security, we only accept loan applications by mail, in person or by fax. So please do not try to email your application to us. Fill out the application completely and then;

Mail or bring your application to:

Murphy Bank
5180 N Palm #101
Fresno CA, 93704

Fax your application to:

(559) 225-9298

Be assured that your loan application will be handled with privacy and in a professional manner and you will receive a prompt answer to your request.

If you have any questions please call our office and ask for a loan officer at 559-225-0318.

Murphy Bank Mortgage Application

I. TYPE OF MORTGAGE AND TERMS OF LOAN							
Amount Requested \$	Interest Rate %	No of Months	Amortization Type: <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): <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent				Property will be: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment			
Year Lot Acquired	Original Cost \$	Amount Existing Liens \$	(a) Present Value of Lot \$	(b) Cost of Improvement \$	Total (a + b) \$		
Complete this line if this is a refinance loan.							
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)							
Borrower				Co-Borrower			
III. BORROWER INFORMATION							
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/yy)		Social Security Number	Home Phone (incl .area code)	DOB(mm/dd/yy)	
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorce, widowed) <input type="checkbox"/> Separated		Dependents No. ages		<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorce, widowed) <input type="checkbox"/> Separated		Dependents No. ages	
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.			
Borrower				Co-Borrower			
IV. EMPLOYEMENT INFORMATION							
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)	
If employed in current position for less than two years or if currently employed in more than one position, complete the following:							
Name & Address of Employer <input type="checkbox"/> Self Employed		Date (from – to)		Name & Address of Employer <input type="checkbox"/> Self Employed		Date (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		Date (from – to)		Name & Address of Employer <input type="checkbox"/> Self Employed		Date (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)	

VI. ASSETS AND LIABILITIES (Cont'd)

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

Property Address (enter S if sold, PS if Pending sale or R if rental held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Mis	Net Rental Income
		\$	\$	\$	\$	\$	\$
	Totals	\$	\$	\$	\$	\$	\$

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

Alternate Name	Creditor Name	Account Number

VII. DETAILS OF TRANSACTION

VIII. 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. Purchase Price						
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 cost paid by Seller						
l. Other Credits (explain)						
m. Loan Amount						
n. PMI, MIP, Funding Fee financed						
o. Loan amount (add m & n)						
p. Cash from/to Borrower						

IX. ACKNOWLEDGEMENT 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 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 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 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.

Acknowledgement. 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 X	Date	Co-Borrower's Signature X	Date
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X. 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 laws 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 wish to 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.)

BORROWER	<input type="checkbox"/> I do not wish to furnish this information	BORROWER	<input type="checkbox"/> I do not wish to furnish this information
Ethnicity:	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity:	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race:	<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	Race:	<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
Sex:	<input type="checkbox"/> Female <input type="checkbox"/> Male	Sex:	<input type="checkbox"/> Female <input type="checkbox"/> Male

Mobile Home Information and Support Documentation

In order to expedite your loan request please make copies of these items and submit them with your application:

1. Copies of your last two years of tax returns
2. Copies of your Social Security annual awards letter
3. Copies of any retirement income statements
4. Copies of last two months of bank statements
5. Copies of retirement account balances, i.e. 401K or annuities, savings account
6. Last billing statement from your current lender if refinancing
7. Copy of your mobile home title and registration if refinancing

Please Complete The Following Information

Mobile Home Park Name _____

Your Home Address _____

Do You Own Shares In This Park? (Co-Op) Yes _____ No _____

What Is Your Space Rent? _____ Utilities _____

Year Model Of Your Home _____ Make/Manufacturer _____

Mobile Home Dimensions _____

Date Home Was Purchased _____ Purchase Price _____

Current Mobile Home Lien Holder _____

Balance Of Loan _____ Monthly Pmts _____

Account # _____ Phone # of Lender _____

List Improvements Made To The Home In The Last 5 Years
