

BANK NAME

CHARACTERISTICS OF LOAN REQUEST			REG B			FACTA	REG C	REG Z						RESPA					REG AA	REG H		
TYPE OF SECURITY	USE OF SECURITY	USE OF PROCEEDS	1 NS. DISC.	WRITTEN APP.	NOTICE OF RIGHT TO RECEIVE COPY OF APPRAISAL	NOTICE TO HOME LOAN APPLICANT	(GOV. MON. INFO) HMDA	HOME EQUITY BROCHURE & PROGRAM DISC.	ARM BOOKLET & PROGRAM DISC.	HOEPA (NA if purchase)	HPML CHECK LIST	EARLY TIL DISC.	TIL DISC.	RIGHT TO RESCIND	BUYING YOUR HOME BOOKLET	GOOD FAITH ESTIMATE	MTG. SERV. DISC. (1ST LIENS ONLY)	HUD-1 OR HUD-1A	INITIAL ESCROW STMT. (if escrow)	NOTICE TO CO-SIGNER	FLOOD CHECK	
Consumer goods, bare land, unsecured	Consumer use	Purchase	X	Personal									X							X		
		Refinance	X	Personal									X							X		
		Equity	X	Personal									X							X		
	Business use	Purchase, refi, equity		CAA*																		
Residential dwelling of 1-4 families, or a mobile home (less than 25 acres)	Primary Residence	Purchase	X	URLA	X	X	X		X**		X	X	X	X	X^	X^	X^	X^	if Escrow	X	X	
		Refinance	X	URLA	X	X	X		X**	X	X	X	X	X	X^	X^	X^	X^	if Escrow	X	X	
		Home Improvement	X	URLA	X	X	X		X**	X	X	X	X	X	X^	X^	If 1st lien	X^	if Escrow	X	X	
		Bridge to Purchase		Home Equity	X	X							X	X	X					X	X	
		Home Equity (non-HMDA)	X	Home Equity	X	X			X**	X	X	X	X	X	X^	X^	If 1st lien	X^	if Escrow	X	X	
		HELOC (open end)(& 2nd home)	X	Home Equity	X	X		X						X						X	X	
	Business or Ag		CAA*	X	XX	If HMDA															X	
	Rental House	Purchase, refi, improvement		CAA*	X	XX	X															X
		Home Equity-consumer	X	Home Equity	X	X			X**				X	X		X^	X^	If 1st lien	X^	if Escrow	X	X
		Home Equity-business		CAA*	X	XX																X
Secondary or other residence	Purchase, refi, improvement	X	URLA	X	X	X						X	X		X^	X^	X^	X^	if Escrow	X	X	
	Home Equity	X	Home Equity	X	X							X	X		X^	X^	If 1st lien	X^	if Escrow	X	X	
Residential dwelling of 1-4 families, or a mobile home (25 acres or more)	Primary Residence	Purchase	X	URLA	X	X	X		X**		X	X	X	X						X	X	
		Refinance	X	URLA	X	X	X		X**	X	X	X	X	X						X	X	
		Home Improvement	X	URLA	X	X	X		X**	X	X	X	X	X						X	X	
		Home Equity (non-HMDA)	X	Home Equity	X	X			X**	X	X	X	X	X						X	X	
		HELOC (open end)	X	Home Equity	X	X		X						X						X	X	
		Business or Ag		CAA*	X	XX	If HMDA															X
Bare Land	Primary Residence (Including mobile home)	Construction to Permanent	X	URLA	X	X	X		X**		X	X	X		X^	X^	X^	X^	if Escrow	X	X	
		Construction only-consumer		Home Equity	X	X							X									X
		Construction only-contractor		CAA*	X	XX																X
	Rental House	Purchase land only	X	Home Equity	X	X														X		
	Construction to Permanent		CAA*	X	XX	X															X	
Residence over 4 units	Primary residence, secondary or rental	Purchase, refi or improvement		CAA* or URLA		XX	X			X!	X!											X
		Home Equity (non-HMDA)		CAA* or URLA		XX					X!	X!										
Business or farm (w/o home)	Business or farm (with building)	Personal Use	X	Home Equity		X							X									X
		Business or Ag		CAA* or URLA		XX																
Mobile Home (No land)	Primary Residence	Purchase	X	URLA	X	X	X		X**		X	X	X							X	X	
		Refinance	X	URLA	X	X	X		X**	X	X	X	X	X						X	X	
		Improvement	X	URLA	X	X	X		X**	X	X	X	X	X						X	X	
		Home Equity (non-HMDA)	X	Home Equity	X	X			X**	X	X	X	X	X						X	X	
	Secondary	Purchase, refi or improvement	X	URLA	X	X	X		X**				X							X	X	
		Home Equity (non-HMDA)	X	Home Equity	X	X			X**				X							X	X	
	Rental House	Purchase, refi, improve-business		CAA*	X	XX	If HMDA															X
			APPLICATION			AS SOON AFTER AP AS POSSIBLE	APPLICATION			3 B DAYS PRIOR TO CLOSING	NO TIMING OR DISCLOSURE REQMT.	3 B days after ap	CLOSING		3 BUS. DAYS AFTER APP. RECVD. DATE		APPLICATION	CLOSING		PRIOR TO FUNDING		

* Commercial Application Addendum

** variable rate and > 1 year

X! If Prin Res & consumer purpose

^ RESPA na if over 25 acres or if temporary financing where title does not transfer

XX if personal credit is considered for personal guaranty, co-signer, or co-borrower AND negative info is reported to CRA