



GUNNISON SAVINGS AND LOAN

Main Office · 303 N. Main Street · Gunnison, CO 81230 · 970-641-2171
Crested Butte Savings & Loan · 501 Elk Ave. · P.O. Box 1535 · Crested Butte, CO 81224

**EQUAL CREDIT OPPORTUNITY NOTICE
AND NOTICE OF INTENT TO APPLY FOR JOINT CREDIT**

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of sex and marital status.

Beginning March 23, 1997, the Act extends this protection to race, color, religion, national origin, and age; whether all or part of the Applicant’s income is derived from any public assistance program, or if the applicant has in good faith exercised any right under the Consumer Protection Act.

For the purpose of your loan application, income from alimony, child support, or separate maintenance payments need not be revealed if applicant or co-applicant does not choose to disclose such income.

Use of courtesy titles (Mr., Mrs., Ms., or Miss) is not a requirement and the use of such titles is entirely optional with applicant(s). The Federal Agency which administers compliance’s concerning mortgage bankers is the Federal Trade commission, 730 Peachtree Street, N.E. Room 800, Atlanta, Georgia 30308.

As part of the loan application, I/We acknowledge the receipt of the following additional items:

1. A HUD Guide to “Settlement Costs”.
2. FRB/OTS “Consumer Handbook on Adjustable Rate Mortgages”.
3. Information booklet “Completing the Uniform Residential Loan Application”.
4. Adjustable rate mortgage (ARM) disclosures for 1 Year, 3 Year, and 5-Year Loan Programs.
5. Privacy Notice
6. USA Patriot Act “Protecting America and Protecting You” Brochure

All parties signing this authorization are affirming their intent to apply for joint credit. A single signature implies intent to apply for individual credit.

Applicant Signature Date

Applicant Signature Date

Gunnison Savings and Loan Association Privacy Notice

We value your trust, which is why we're interested in protecting your privacy. We believe in handling your information the same way we'd handle our own: with great care.

The following privacy principles were established to maintain the security, integrity and confidentiality of your personal financial information.

It is the policy of Gunnison Savings and Loan Association not to share nonpublic personal information except as required by law.

Categories of Information We Collect

We collect nonpublic personal information about you from the following sources:

Information we receive from you on applications or other forms;
Information about your transactions with us, our affiliates, or others; and
Information we receive from a consumer reporting agency.

Categories of Information We Disclose

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. We may disclose all of the information that we collect as described above **to service providers and companies that perform services on our behalf** such as to check printing companies.

Confidentiality and Security

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

Borrower's Certification & Authorization

Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from Gunnison Savings and Loan. 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 downpayment, employment and income information, and 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 Gunnison Savings and Loan reserves the right to change the mortgage loan review process 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 from Gunnison Savings and Loan. As part of the application process, Gunnison Savings and Loan 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 Gunnison Savings and Loan, and to any investor to whom Gunnison Savings and Loan may sell my mortgage, and to the mortgage guaranty insurer (if any), 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. Gunnison Savings and Loan or any investor that purchases the mortgage, or the mortgage guaranty insurer (if any), may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to Gunnison Savings and Loan, the investor that purchased the mortgage, or the mortgage guaranty insurer (if any) is appreciated.
6. Mortgage guaranty insurer (if any): _____.

APPLICANT:

X _____ Date X _____ Date
Applicant Signature Co-Applicant Signature

Kroll Factual Data

Credit Report Request

Date _____ Attn: _____ Phone _____

Lender _____

Applicant(s) _____

Report ID _____

Special Instruction _____

Applicant (S)- Several of your creditors may require your original signature(s) for the release of information. Please sign and date as indicated.

Kroll Factual Data

I hereby authorize the release of all information, including credit information contained in my (our) account file to Kroll Factual Data. I am willing that a photocopy of this authorization be accepted with the same authority as the original.

Borrowers Signature:

Co-Borrowers Signature:

Date: _____



GUNNISON SAVINGS & LOAN

Below is the *Mortgage Loan Application Checklist*. These documents are necessary for us to complete your loan. Please review the list and provide copies of all that apply to your financial situation. Thank you again for considering Gunnison Savings & Loan for your financing needs, and **welcome** to our family.

Documentation Required (*Copies Please*)

All Borrowers:

- Federal Income Tax Returns with Schedules* for previous **two** years (please sign).
- W-2 Forms* for the previous **two** years.
- Pay stub* from last pay period.
- Checking Account* statements for last month.
- Savings, Investment, IRA's, and 401k* statements (most recent).
- Homeowner's Insurance Policy* on subject property.

All Borrowers, As Applies:

- Signed Purchase contract* (new purchase)
- Gift Letter* if source of down payment on new purchase is a gift.

Self Employed Borrowers:

- Corporate or Partnership Federal Tax Returns* for previous **two** years (please sign).

Thank you for Choosing Gunnison Savings and Loan