



GUNNISON SAVINGS AND LOAN

Main Office • 303 N. Main Street • Gunnison, CO 81230
Crested Butte Savings & Loan • 501 Elk Avenue • 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

Borrower's Certification & Authorization

Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from Gunnison Savings & Loan or Crested Butte Savings & Loan, a branch of Gunnison Savings & 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 & 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 & Loan or Crested Butte Savings & Loan, a branch of Gunnison Savings & 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 & Loan, and to any investor to whom Gunnison Savings & 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 & 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 & Loan, the investor that purchased the mortgage, or the mortgage guaranty insurer (if any) is appreciated.
6. Mortgage guaranty insurer (if any):_____.

APPLICANT:

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

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 to complete the processing of your loan request. Please return the signed documents and provide copies in the areas below.

Thank you again for choosing Gunnison Savings and Loan.

Mortgage Loan Application Checklist

All Borrowers:

- *TWO years Federal Tax Returns*
- *TWO years W-2's .*
- *Current Pay Stubs (1 Month)*
- *TWO months bank statements (checking and/or savings).*
- *Investment, IRA's and 401k Statements (most recent).*

All Borrowers, As Applies:

- *Homeowner's Insurance Policy*
- *Use of proceeds statement (cash-out refinance)*
- *Purchase Contract, executed*
- *Gift Letter*
- *Condominium Financial Statements, by-laws and declarations (condo purchase)*
- *Divorce agreement, if in last seven years*

Self-Employed:

- *Year-to-date Financial Statements*
- *Corporate or Partnership Federal Tax Returns for previous **two** years*

Investment Property

- *Real Estate Owned Statement, if holding several properties*
- *Real Estate Loan Statement, if holding several properties*



Rev 12/2010

WHAT DOES GUNNISON SAVINGS AND LOAN ASSOCIATION, INC. DO WITH YOUR PERSONAL INFORMATION?

WHY?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all information sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

WHAT?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security Number
- Account Balances
- Credit History
- Checking Account Information
- Assets
- Employment Information

When you are *no longer* our customer, we continue to share your information as described in this notice.

HOW?

All financial companies need to share customers' and members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' and members' personal information; the reasons **Gunnison Savings and Loan Association** chooses to share.

Reasons we can share your Personal information.	Does GS&L share?	Can you limit this sharing?
For our everyday business purposes- Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	YES	NO
For our marketing purposes- To offer our products and services to you	NO	We don't Share
For joint marketing with other financial companies-	NO	We don't Share
For our affiliates' everyday business purposes- Information about your transactions and experiences	NO	We don't Share
For our affiliates' everyday business purposes- Information about your creditworthiness	NO	We don't Share
For Nonaffiliates to market to you	NO	We don't Share

Questions? Call 970-641-2171, or go to www.gunnisonsl.com

What we do

How does Gunnison Savings and Loan protect my personal information?

To protect my personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secure files and buildings.

How does Gunnison Savings and Loan collect my personal information?

We collect your personal information, for example, when you open an account, make a wire transfer, deposit money, apply for a loan, and use your debit card.

Why can't I limit all information sharing?

Federal law gives you the right to limit only sharing for affiliates' everyday business purposes-information about your creditworthiness, affiliates from using your information to market to you, sharing for Nonaffiliates to market to you.

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies. ***Gunnison Savings and Loan has no affiliates.***

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies. ***Gunnison Savings and Loan does not share with non-affiliates so they can market to you.***

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ***Gunnison Savings and Loan doesn't jointly market.***