



**These Questions Apply to Both Borrower and Co-Borrower**

	Borrower	Co-Borrower		Borrower	Co-Borrower
If any of these questions are answered "YES", please explain on an attached sheet.			Is any part of the down payment borrowed?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are there any outstanding judgements against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you had merchandise repossessed?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you declared bankruptcy in the past 7 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you been denied credit with this lender before?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years or obligated on any loan which resulted in foreclosures?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you a U.S. Citizen or a permanent resident alien? If permanent resident alien, please provide us with a copy of your card.	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you a party in a lawsuit?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Do you intend to occupy the property as your primary residence?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you had an ownership interest in a property in the last three years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you presently delinquent or in default on any Federal debt, loan, etc?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Property Type	<input type="checkbox"/> Principal <input type="checkbox"/> Second <input type="checkbox"/> Investment	<input type="checkbox"/> Principal <input type="checkbox"/> Second <input type="checkbox"/> Investment
Are you a co-maker or endorser on a note?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Property Interest Held In	<input type="checkbox"/> Individual <input type="checkbox"/> Joint	<input type="checkbox"/> Individual <input type="checkbox"/> Joint

**DEMOGRAPHIC INFORMATION OF BORROWER**

Only complete this section if the application is to be dwelling secured

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, race and sex) in order to monitor our compliance with Equal Credit Opportunity, Fair Housing and Home Mortgage Disclosure laws. You are not required to provide this information but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race". **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the Information and you have made this application in person, Federal regulations require us to note your ethnicity, race, or sex on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

**Borrower:**

**Ethnicity:**

Hispanic or Latino –check one or more below

- Mexican
- Puerto Rican
- Cuban

Other Hispanic or Latino – Print origin, for example Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:

\_\_\_\_\_

Not Hispanic or Latino

I do not wish to furnish this information

**Race: Check one or more**

American Indian or Alaska Native – Print name of enrolled or principal tribe:

\_\_\_\_\_

Asian

- Asian Indian
- Chinese
- Filipino
- Japanese
- Korean
- Vietnamese

Other Asian – Print race, for example, Hmong, Laotian, Thai, Pakistani, Cambodian and so on:

\_\_\_\_\_

Black or African American

Native Hawaiian or Other Pacific Islander

- Native Hawaiian
- Guamanian or Chamorro
- Samoan

Other Pacific Islander – Print race, for example, Fijian, Tongan, and so on:

\_\_\_\_\_

White

I do not wish to provide this information

Female

Male

I do not wish to provide this information

**Co Borrower:**

**Ethnicity:**

Hispanic or Latino –check one or more below

- Mexican
- Puerto Rican
- Cuban

Other Hispanic or Latino – Print origin, for example Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:

\_\_\_\_\_

Not Hispanic or Latino

I do not wish to furnish this information

**Race: Check one or more**

American Indian or Alaska Native – Print name of enrolled or principal tribe:

\_\_\_\_\_

Asian

- Asian Indian
- Chinese
- Filipino
- Japanese
- Korean
- Vietnamese

Other Asian – Print race, for example, Hmong, Laotian, Thai, Pakistani, Cambodian and so on:

\_\_\_\_\_

Black or African American

Native Hawaiian or Other Pacific Islander

- Native Hawaiian
- Guamanian or Chamorro
- Samoan

Other Pacific Islander – Print race, for example, Fijian, Tongan, and so on:

\_\_\_\_\_

White

I do not wish to provide this information

Female

Male

I do not wish to provide this information

**Military Lending Act**

Federal law provides important protections to active duty members of the Armed Forces and their dependents. To ensure that these protections are provided to eligible applicants, Glacier Bank requires you to select 'Yes' if one of the following statements is applicable:

- OR
- I AM a regular or reserve member of the Army, Navy, Marine Corps, Air Force or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or less
  - I AM a dependent of a member of the Armed Forces on active duty as described above, because I am the member's spouse, the member's child under the age of eighteen years old or I am an individual for whom the member provided more than one half of my financial support for 180 days immediately preceding today's date.

Yes  No

**FOR BANK USE ONLY**

**To Be Completed by Financial Institution (for an in person application and subject to Demographic Information)**

Was the <b>ethnicity</b> of the borrower collected on the basis of visual observation or surname? <input type="checkbox"/> Yes <input type="checkbox"/> No	Was the <b>ethnicity</b> of the co-borrower collected on the basis of visual observation or surname? <input type="checkbox"/> Yes <input type="checkbox"/> No
Was the <b>race</b> of the borrower collected on the basis of visual observation or surname? <input type="checkbox"/> Yes <input type="checkbox"/> No	Was the <b>race</b> of the co-borrower collected on the basis of visual observation or surname? <input type="checkbox"/> Yes <input type="checkbox"/> No
Was the <b>sex</b> of the borrower collected on the basis of visual observation or surname? <input type="checkbox"/> Yes <input type="checkbox"/> No	Was the <b>sex</b> of the co-borrower collected on the basis of visual observation or surname? <input type="checkbox"/> Yes <input type="checkbox"/> No

\*\*\* Bank Use Only \*\*\*

Existing Glacier Bank Customer? <input type="checkbox"/> Yes <input type="checkbox"/> No If no, description of document(s) used to verify the customer's identity					
	Document Type	ID number	Place of Issuance	Date of Issuance	Expiration Date
Borrower					
Co-Borrower					

This information was provided:  In a face to face interview  In a Phone interview  Applicant submitted by fax or mail  Applicant submitted via email or Internet

Date application received: \_\_\_\_\_ Received by: \_\_\_\_\_

Originator NMLSR ID: \_\_\_\_\_

Originator Company NMLSR ID: 472212