

Application cover letter for primary or secondary residences which are 1st or 2nd Mortgages and also covers Mobile Homes with or without land.

Thank you for giving Regent Bank the opportunity to assist you with your home financing!

Here is how you can help us expedite your application:

STEP 1.

Please read and complete the application as fully as possible, but some essential portions of the application are listed below to help you with this process:

- Let us know if you are applying for joint or single credit by marking the appropriate box and signing at the very top of the application.
- The amount you would like to borrow (if you're not sure of the exact amount, just estimate) and the type of mortgage you need (15-20-30 Years, construction, 2nd mortgage, etc.). (Section I)
- The address of the property (if you are shopping for a home and have not found one, indicate that on the application). (Section II)
- The purpose of the request. (Section III)
- An estimated value of the property (if shopping, list your estimated maximum) (Section II)
- We will need the full name(s) and social security number(s) of the applicant(s) (Section III)
- List all employment and other, monthly, sources of income for each applicant as well as any loan and / or credit card payments of the applicant(s). (Section VI)
- Please mark the government monitoring information (no names are ever disclosed with this information; it is for statistical purposes requested by the government). You may choose the box which says you *prefer not to furnish (or provide) this information*. (Section X)
- Please make sure the application is signed by all the applicants. (Section IX)

STEP 2.

Contact your loan officer and make an appointment to bring the application in so that we can assist you with any questions and make sure we have enough information to process your application and provide you with the estimated loan fees and costs. Once you have received preliminary approval and have selected a loan product, additional verifications may be required for final approval for your loan.

If you do not have a specific loan officer, contact a branch nearest you today!

Regent Bank – Tulsa
7136 S. Yale Ave., Ste. 100
Tulsa, OK 74136
Phone: (918).488.8807

Regent Bank – Nowata
P.O. Box 432
Nowata, OK 74048
Phone: (918).273.1227

Regent Bank – Oklahoma City
1900 NW Expressway, Ste. 100
Oklahoma City, OK 73118
Phone: (405).841.3200

MORTGAGE LOAN APPLICATION REQUIREMENTS

THE FOLLOWING INFORMATION MAY BE PROVIDED TO FACILITATE THE PROCESSING OF YOUR MORTGAGE LOAN APPLICATION WITH REGENT BANK.

1. A completed residential loan application. Note: Incomplete application may result in a delay in the processing of your mortgage loan.
2. *All and original pages of most current asset statements (bank statements) on all funds.
3. *Original pay stubs for the most recent 30-day period and copies of W-2's from jobs for the last two years.
4. If self-employed, furnish last two years of personal, and business, returns.
5. *If retired, social security awards letter, pension awards letter with proof of deposit for most recent 3 months & Federal income tax returns for most recent 2 years.
6. On all liabilities, including present house loan and credit card accounts. Please furnish name of lender, address(es), account number(s), balance owed and monthly payment amount(s).
7. Alimony, child support, or separate maintenance income need not be revealed if the borrower and co-borrower does not choose to have it considered as a basis for repaying the loan; however, if any of these items are to be used, they will need to be supported with copy of divorce decree, canceled checks, bank statements, etc.
8. If you have filed for bankruptcy, provide a copy of the discharge paperwork.
9. If selling present home for down payment monies, copy of purchase agreement, listing agreement of settlement statement on the present home must be furnished.
10. If renting, please furnish landlord's name, address and your monthly rent amount. This information must be furnished for all properties occupied during the previous two years.
11. If you are requesting a refinance, provide a copy of the warranty deed of your current homestead as well as a copy of your homeowner's insurance declarations page.
12. Copy of valid state ID or driver's license.

**We appreciate your understanding of the importance of providing original documents. They will be handled confidentially and returned as soon as possible. Contact a location nearest you with any questions. **

Regent Bank – Tulsa
7136 S. Yale Ave.
Suite 100
Tulsa, OK 74136

Regent Bank – Nowata
P.O. Box 432
Nowata, OK 74048

Regent Bank – Oklahoma City
1900 Northwest Expressway
Suite 100
Oklahoma City, OK 73118

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower _____ Co-Borrower _____

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for:	<input type="checkbox"/> VA <input type="checkbox"/> Conventional <input type="checkbox"/> Other (explain): <input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service	Agency Case Number	Lender Case Number
Amount \$	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
<i>Complete this line if construction or construction-permanent loan.</i>		
Year Lot Acquired	Original Cost \$	Amount Existing Liens \$ (a) Present Value of Lot \$ (b) Cost of Improvements \$ Total (a + b) \$
<i>Complete this line if this is a refinance loan.</i>		
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

III. BORROWER INFORMATION

Co-Borrower

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/YYYY)	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB (MM/DD/YYYY)	Yrs. School
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated	Dependents (not listed by Co-Borrower) no. ages			<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated	Dependents (not listed by Borrower) 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			
<i>If residing at present address for less than two years, complete the following:</i>							
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

IV. EMPLOYMENT INFORMATION

Co-Borrower

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)	
<i>If employed in current position for less than two years or if currently employed in more than one position, complete the following:</i>							
Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (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	Dates (from - to)	Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (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)	

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$	\$	\$	Rent	\$	
Overtime				First Mortgage (P&I)		\$
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below.)				Homeowner Assn. Dues		
				Other:		
Total	\$	\$	\$	Total	\$	\$

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income

Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C	Monthly Amount
	\$

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

Completed Jointly Not Jointly

ASSETS	Cash or Market Value	LIABILITIES			
Description		List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities, which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.			
		LIABILITIES	Monthly Payment & Months left to Pay	Unpaid Balance	
Cash deposit toward purchase held by:	\$				
<i>List checking and savings accounts below</i>		Name and address of Company	\$ Payment/Months	\$	
Name and address of Bank, S&L, or Credit Union		Acct. No.			
Acct. No.	\$	Name and address of Company	\$ Payment/Months	\$	
Name and address of Bank, S&L, or Credit Union		Acct. No.			
Acct. No.	\$	Name and address of Company	\$ Payment/Months	\$	
Name and address of Bank, S&L, or Credit Union		Acct. No.			
Acct. No.	\$	Name and address of Company	\$ Payment/Months	\$	
Name and address of Bank, S&L, or Credit Union		Acct. No.			
Acct. No.	\$	Name and address of Company	\$ Payment/Months	\$	
Stocks & Bonds (Company name/number & description)	\$	Acct. No.			
Life Insurance net cash value	\$	Name and address of Company	\$ Payment/Months	\$	
Face amount: \$		Acct. No.			
Subtotal Liquid Assets	\$	Name and address of Company	\$ Payment/Months	\$	
Real estate owned (enter market value from schedule of real estate owned)	\$	Acct. No.			
Vested interest in retirement fund	\$	Name and address of Company	\$ Payment/Months	\$	
Net worth of business(es) owned (attach financial statement)	\$	Acct. No.			
Automobiles owned (make and year)	\$	Name and address of Company	\$ Payment/Months	\$	
		Acct. No.			
Other Assets (itemize)	\$	Alimony/Child Support/Separate Maintenance Payments Owed to:	\$		
		Job Related Expense (child care, union dues, etc.)	\$		
		Total Monthly Payments	\$		
Total Assets a.	\$	Net Worth (a minus b)	\$	Total Liabilities b.	\$

VI. ASSETS AND LIABILITIES (cont.)

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 being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
	Totals	\$	\$	\$	\$	\$	\$

List any additional names 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

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 costs paid by Seller						
l. Other Credits (explain)						
m. Loan amount (exclude PMI, MIP, Funding Fee financed)						
n. PMI, MIP, Funding Fee financed						
o. Loan amount (add m & n)						
p. Cash from/to Borrower (subtract j, k, l & o from i)						
		a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		j. Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		k. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		m. Have you had an ownership interest in a property in the last three years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		(1) What type of property did you own--principal residence (PR), second home (SH), or investment property (IP)?				
		(2) How did you hold title to the home--solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?				

IX. ACKNOWLEDGMENT 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 of 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 the 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 law 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 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	CO-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"/> White <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander	Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> White <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male

To be Completed by Loan Originator:

This information was provided:
 In a face-to-face interview
 In a telephone interview
 By the applicant and submitted by fax or mail
 By the applicant and submitted via e-mail or the Internet

Loan Originator's Signature X	Date:
Loan Originator's Name (print or type)	Loan Originator Identifier
Loan Origination Company's Name	Loan Origination Company Identifier
	Loan Originator's Phone Number (including area code)
	Loan Origination Company's Address

Continuation Sheet/Residential Loan Application

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark **B** for Borrower or **C** for Co-Borrower.

Borrower:	Agency Case Number:
Co-Borrower:	Lender Case Number:

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature: X	Date	Co-Borrower's Signature: X	Date
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INDIVIDUAL/JOINT CREDIT ADDENDUM TO THE UNIFORM CREDIT APPLICATION

Applicant(s) named below is/are applying for credit in the amount of \$_____ (Loan Amount) on _____, 20____ with Regent Bank.

Check the box below, which applies to your application:

- I am applying for individual credit in my own name and I am relying on my own income and assets and not the income or assets of anyone else for repayment of the requested loan.
- I am applying for individual credit and I am relying on my income and assets, as well as income or assets from other sources as the basis for repayment of the requested loan.
- We are applying for joint credit.
- Other: _____.

Applicant(s) Name(s) and Signature(s):

_____/_____/_____
Print Name _____ Date

_____/_____/_____
Print Name _____ Date

_____/_____/_____
Print Name _____ Date



FEDERAL CREDIT APPLICATION INSURANCE DISCLOSURE

I have applied for an extension of credit with you. You are soliciting, offering or selling me an insurance product or annuity in connection with this extension of credit.

FEDERAL LAW PROHIBITS YOU FROM CONDITIONING THE EXTENSION OF CREDIT ON EITHER:

1. My purchase of an insurance product or annuity from you or from any of your affiliates; or
2. My agreement not to obtain, or a prohibition on me from obtaining, an insurance product or annuity from an unaffiliated entity.

By signing, I acknowledge that I have received a copy of this form on today's date or within three (3) days if I have applied by telephone. Unless this disclosure is provided electronically or I have applied for credit by mail, I also acknowledge that you have provided this disclosure to me orally.

Applicant(s) Name(s) and Signature(s):

_____ / ____/____/____
 Signature Date

For Telephone Applications Only:

As an authorized representative of Lender, I confirm that I have made the above Credit Application Insurance Disclosure orally to the Applicant(s) and that the receipt of the oral disclosures were acknowledged orally by the Applicant(s). I also confirm that I have mailed to the Applicant(s) the above Credit Application Insurance Disclosures within three (3) days beginning the first business day after the application is taken, excluding Sunday and federal public holidays.

_____ / ____/____/____
 Authorized Representative Date

REGENT BANK-APPLICATION ADDENDUM

BUYERS PROTECTION NOTICE

You are hereby notified, if your loan application is approved and thereafter closed, Regent Bank will obtain for its sole benefit, an attorney's title opinion, title insurance or other written assurance as to the state of the title to the real property being financed and of its mortgage priority position. The title protection document will not provide protection to you, the buyer. You, the buyer, should seek independent advice as to whether you should obtain any additional title protection document. In the event you desire title protection, it must be obtained by you in a timely manner to avoid undue delay of the closing under the terms of the contract of sale, if any.

NOTICE-RIGHT TO RECEIVE COPY OF APPRAISAL

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

FEDERAL NOTICE FOR SALE OF INSURANCE

Credit Disclosure –Under Federal law, a lender may not condition an extension of credit on either:

1. A requirement to purchase an insurance product from the lender or any of its affiliates, or
2. An agreement not to obtain, or prohibition from obtaining, an insurance product from an unaffiliated entity.

Insurance Disclosure –Insurance products are:

1. Not a deposit or other obligation of the lender or any of its affiliates.
2. Not guaranteed by the lender or any of its affiliates.
3. Not insured by the federal deposit insurance corporation (FDIC) or any other agency of the United States, the lender or any of its affiliates.

SERVICING DISCLOSURE STATEMENT

NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED

You are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2601 etseq.). RESPA gives you certain rights under Federal law. This statement describes whether the servicing for this loan may be transferred to a different loan servicer.

“Servicing” refers to collecting your principal, interest, and escrow payments, if any, as well as sending any monthly or annual statements, tracking account balances, and handling other aspects of your loan. You will be given advance notice before a transfer occurs.

SERVICING TRANSFER INFORMATION

We may assign, sell, or transfer the serving of your loan while the loan is outstanding,

I/We hereby acknowledge receipt of the above disclosures.

AUTHORIZATION FOR ESCROW IN PAYOFF

I/We authorize Regent Bank to net any remaining funds in an escrow account against the balance of my/our mortgage loan in a payoff. Regent Bank may also credit any remaining balance in an escrow account to a new escrow account for a new mortgage loan (refinance). Regent Bank will refund escrow balances within 20 days of payoff.

Applicant Signature

Date

Co-Applicant Signature

Date