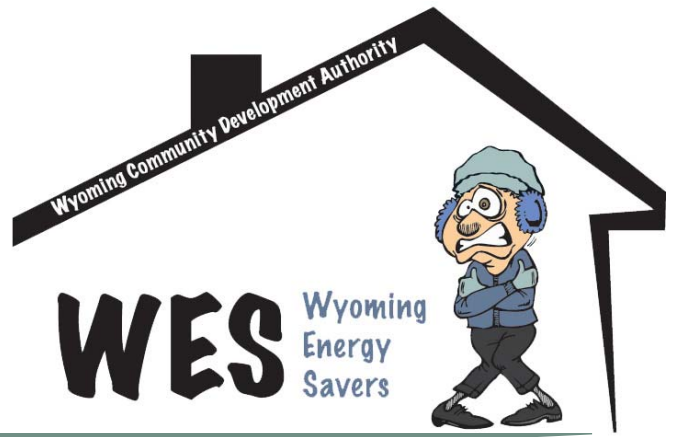


Loan Application



Borrower: _____

Co-Borrower: _____

Social Security Number _____

Social Security Number _____

Date of Birth _____

Date of Birth _____

Address: _____

Address: _____

Phone (Home) _____

Phone (Home) _____

Phone (Work) _____

Phone (Work) _____

Marital Status _____

Number of People in Household _____

Do you own your own home? _____

How long have you lived there? _____

Do you live in this house year round? YES / NO

Do you have a mortgage loan(s) against your home? YES / NO If yes, are the payments current? YES / NO

If yes, who holds the real estate loan(s) on your home? _____

Is your home a mobile home? YES / NO

Is your home a manufactured home? YES / NO

If yes above, do you own the land? YES / NO

If yes, is the manufactured home permanently attached to a foundation which meets HUD/FHA standards? YES / NO

Name and Address of Employer - Borrower

Name and Address of Employer – Co-Borrower

What is the estimated Gross Annual Income for your household? _____

Monthly Income _____

Monthly Income _____

Position _____

Position _____

Dates Employed _____ Dates Employed _____

Sources of Income? Wages _____ Self-Employment _____ Social Security/Disability _____ Child Support _____

Other Sources of Income and Amount: _____

I am applying for a Wyoming Energy Savers loan to complete the following cost effective energy home improvements:

List of Improvements	Estimated Cost of Improvements (Final Bids will be required prior to loan closing.)
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____



I understand that the improvements covered by this Wyoming Energy Savers loan, at a minimum, must be installed according to the UBC Code. I further understand that the removal or movement of some insulating materials containing vermiculite and/or asbestos may be hazardous and should be completed by a qualified professional.

The undersigned specifically acknowledge(s) and agree(s) that: (1) the loan requested by this application will be secured by a mortgage on the property described herein; (2) the property will not be used for any illegal or prohibited purpose or use; (3) all statements made in this application are made for the purpose of obtaining the loan indicated herein; (4) the property will be occupied by the owner; (5) verification or reverification of any information contained in the application may be made at any time by the Lender, its agents, successors and assigns, either directly or through a credit reporting agency, from any source named in this application and the original copy of this application will be retained by the Lender, even if the loan is not approved; (6) the Lender, its agents, successors and assigns will rely on the information contained in the application and I/we have a continuing obligation to amend and/or supplement the information provided in this application if any of the material facts which I/we have represented herein should change prior to closing; (7) in the event my/our payments on the loan indicated in this application become delinquent, the Lender, its agents, successors and assigns, may, in addition to all their other rights and remedies, report my/our name(s) and account information to a credit reporting agency; (8) ownership of the loan may be transferred to successor or assign of the Lender without notice to me and/or the administration of the loan account may be transferred to an agent, successor or assign of the Lender with prior notice to me; (9) the Lender, its agents, successors and assigns make no representations or warranties, express or implied, to the Borrower(s) regarding the property, the condition of the property, or the value of the property.

CERTIFICATION: I/We certify that the information provided in this application is true and correct as of the date set forth opposite my/our signature(s) on this application and acknowledge my/our understanding that any intentional or negligent misrepresentation(s) of the information contained in this application may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provision of Title 18, United States Code, Section 1001, et seq. and liability for monetary damages to the Lender, its agents, successors and assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation which I/we have made on this application.

Borrower Signature

Co-Borrower Signature

Date

Date

Information for Governmental Reporting

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 neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish it, under Federal regulations this Lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the above 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

Co-Borrower

I do not wish to furnish this information

I do not wish to furnish this information

American Indian or Alaskan Native

American Indian or Alaskan Native

Asian or Pacific Islander

Asian or Pacific Islander

White, not of Hispanic Origin

White, not of Hispanic Origin

Black, not of Hispanic Origin

Black, not of Hispanic Origin

Hispanic

Hispanic

Other (specify) _____

Other (specify) _____

Sex: Male / Female

Sex: Male / Female

To Be Completed By Interviewer

Interviewer Name _____

Interviewer Signature _____

Interviewer's Phone Number _____

Interviewer's Employer _____

Application was taken by:

face to face interview _____

by mail _____

by telephone _____

Include with you loan application:

- Two months pay stubs
- Proof of Homeowner's Insurance (Declarations Page)

