



CUSTOMER APPLICATION CHECKLIST

Please complete and return the items indicated below. You may also apply online through Capitol Federal's web site at www.capfed.com.

CLOSED END/FIXED RATE SECOND MORTGAGE LOANS

- _____ Complete the "Home Equity Loan Application" in its entirety and return it to us. Remember to sign and date the application. Complete the names, addresses, and loan numbers of other creditors, including creditors to be paid off with the proceeds of this loan.
- _____ Complete, sign, date and return the "Borrower's Certification & Authorization" form.
- _____ Sign, date and return the "Notice of Right to Receive a Copy of Appraisal" [NOTE: This disclosure is required only if a new appraisal is being obtained for this loan or if an existing appraisal previously obtained by Capitol Federal is being used. Use of the county valuation does not require this disclosure.]
- _____ Review, sign and return the Financial Conditions Certification.
- _____ **Full Time Hourly/Salary Income:** Copies of at least 30 days of recent pay stubs for each applicant and previous **two** year's W-2's
- _____ **Part Time Hourly/Salary Income:** Copies of at least 30 days of recent pay stubs for each applicant and previous **two** year's W-2's
- _____ **Retirement/Social Security Income:** Benefit award letter, two years 1099's and most recent quarterly retirement statement with all attached pages
- _____ **Self-Employment/Rental Income:**
 - _____ Two years personal tax returns with all attached schedules
 - _____ Two years business tax returns with all attached schedules and K1's (if applicable)
 - _____ Signed year-to-date profit and loss statement for most recent month end
 - _____ Most recent two months business account(s) statements
 - _____ Current signed lease agreement for all rental properties
- _____ A copy of your first mortgage document (deed of trust if in Missouri) and promissory note, if that loan is not with Capitol Federal.
- _____ A copy of your first mortgage statement, if that loan is not with Capitol Federal.
- _____ A copy of your closing disclosure/settlement statement if property is owned less than one year.
- _____ If the property securing this loan is under the ownership of a trust, please notify the Loan Originator. A Certification of Trust will be required, in lieu of providing a copy of the Trust agreement.

Picture identification is REQUIRED for ALL parties before the loan closing can be completed. This documentation cannot be expired. Remember to bring this documentation not later than at loan closing.

Thank you for requesting home equity loan information from Capitol Federal. We look forward to the opportunity to assist with your financing needs. If you have any questions please, contact us.

BORROWER'S CERTIFICATION & AUTHORIZATION

Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from **Capitol Federal Savings Bank** ("Lender"). 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 down payment, 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 Lender 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 Lender. As part of the application process, Lender 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 Lender and to any investor to whom Lender 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. Lender 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 Lender, the investor that purchased the mortgage, or the mortgage guaranty insurer (if any) is appreciated.
6. Mortgage guaranty insurer (if any):

Borrower

DATE

Borrower

DATE



FINANCIAL CONDITIONS CERTIFICATION

Loan Number:

Borrower(s):

Property Address:

Congratulations on your decision to apply for a home equity loan with Capitol Federal Savings. Whether you are a new or long time homeowner, we understand that the process of home financing may be stressful. Your mortgage and note will establish a long-term financial obligation that needs to be reasonable for you based upon your financial circumstances, *i.e.*, your ability to repay. As the lender, it is important for us to obtain a clear and accurate understanding of your financial condition and any expected future changes that may impact your ability to repay the loan on this home.

As the borrower(s) I/we understand that the loan application must list all outstanding debts, obligations and/or liabilities for each loan applicant. It is my/our duty to update this information if any change occurs in my/our financial situation, including changes in liabilities (debts) as well as changes or anticipated changes in employment status, like a job layoff, salary change, or modification in pay status from salary to commissions. The lender is required to monitor the borrower(s) credit report information up to and including the day of loan closing. Increases in liability balances and/or additional liabilities incurred can delay the loan closing or jeopardize the loan approval entirely. The lender strongly urges borrower(s) not to:

- Change jobs without inquiring about the impact on the loan approval.
- Apply for or obtain new credit lines (credit cards, signature loans, retail cards, store discounts/credit offers, car purchase).
- Co-sign or guarantee loans for anyone, including student loans.

Should a change in liabilities or obligations be unavoidable, please contact your loan originator before taking any action. If you do apply for additional credit, increase your monthly debts, have a change in employment or anticipate a change in employment, please notify your loan originator immediately. You must disclose all information even if it is not discovered by the lender.

All applicants will be required to sign an affidavit at closing stating that:

1. My/our financial condition has not changed since the loan application was submitted.
2. I/we are not aware of any changes to my/our circumstances that could negatively impact my/our ability to repay this loan, *i.e.*, job layoff, pending loan applications, change in sources of income or method of payment, etc.
3. I/we have provided the lender a true, accurate and complete listing of all my/our liabilities and debt obligations.

Date

Date



Notice of Right to Receive A 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.

You will be provided a copy of each appraisal or written valuation concerning this property promptly upon completion, or three (3) business days prior to the time you become contractually obligated on the transaction, whichever is earlier.

Please initial the applicable statement:

_____ I/We wish to receive a copy of the appraisal report or valuation no less than three (3) business days prior to closing of my/our loan.

_____ I/We wish to waive my/our rights to have a minimum of three (3) business days after receipt to review the appraisal report or valuation prior to the closing of the my/our loan.

Acknowledgement

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, acknowledge placing your initials in the applicable statement above and receiving a copy of this disclosure.

Date

Date