



240 West 4th Street - Colby, KS 67701
(785) 460-3321

Enclosed is the Application and Disclosure Forms for you to complete and return to us regarding a home loan through Farmers and Merchants Bank of Colby –

Application
Information Disclosure
Undisclosed Debt disclosure
Opening New Account Disclosure
E-Communication Disclosure
Privacy Disclosure

Please make sure that all sections of the Application are completed and signed. **Also, please attach your check made payable to Farmers and Merchants Bank in the amount of \$164.95 for the Credit Report Fee.**

During the loan process you will need to provide us with copies of the following –

Your most recent two (2) years Full Income Tax Return with W-2's and/or 1099's
Your most recent two (2) month's pay stubs
Your most recent two (2) month's bank statements for each account
Your most recent retirement account statement for each account
Two (2) forms of identification – Driver's License, Passport and one other form of ID
such as Soc. Sec. Card, Insurance Card, etc.

Should you have any questions or if you would like to make an appointment, please feel free to give me a call at 785-460-3321. I look forward to working with you.

Respectfully,

Michael Wiens, VP

Michael Wiens
VP/Mortgage Loan Officer, NMLS #402672
Farmers and Merchants Bank of Colby, NMLS #528146

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Farmers & Merchants
Bank of Colby
 240 W. 4th St.
 Colby, KS 67701
 (785) 460-3321

INFORMATION DISCLOSURE AUTHORIZATION

To Whom It May Concern:

I/We hereby authorize you to release to Farmers & Merchants Bank of Colby, and any investor to whom they may sell my mortgage, for verification purposes, information concerning:

- Employment history, dates, title, income, hours worked, etc.
- Banking and savings accounts of record
- Mortgage or other loan rating, (open date, high credit, payment amount, loan balance and payment record).
- Any information deemed necessary in connection with a consumer credit report for a Real Estate Transaction

This information is for the confidential use of this lender in compiling a mortgage loan credit report.

A photographic or carbon copy of this authorization, (being a photographic or carbon copy of the signature(s) of the undersigned), may be deemed to be the equivalent of the original and may be used as a duplicate original.

Your prompt reply will help my real estate transaction.

Thank you.

Privacy Act Notice: This information is to be used by the agency collecting it in determining whether you qualify as a prospective mortgagor or borrower under its program. It will not be disclosed outside the agency without your consent except to your employer(s) for verification of employment or to financial institutions for verification of your deposits and loans as permitted by law. You do not have to give us this information, but if you do not, your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, U.S.C., Chapter 37 (if VA); by 12 U.S.C., Section 1701 et seq. (if HUD/FHA); by 42 U.S.C., Section 1452b (if HUD/CPD); and Title 42, U.S.C., 1471 et seq., or 7 U.S.C., 1921 et seq. (if U.S.D., FmHA).

 Signature

 Social Security Number

 Printed Name

 Signature

 Social Security Number

 Printed Name



IMPORTANT INFORMATION
UNDISCLOSED DEBT

Disclosure to Applicants

It is extremely important that all loan applicants of Farmers & Merchants Bank of Colby ("Lender") disclose all outstanding debts, obligations, and/or liabilities at time of loan application and the Lender urges applicants not to incur any new or additional debts (e.g. car loan, new credit card, installment loan for home furnishings, etc.) prior to closing the mortgage loan.

The Lender relies on the outstanding debts, obligations and/or liabilities disclosed by applicants during the loan application. The information provided is used for loan program qualification purposes.

It is the applicant's responsibility to disclose to the Lender all outstanding debts, obligations and/or liabilities as well as any new or additional liabilities the applicant will incur prior to mortgage loan closing.

If new and/or additional debts or obligations are identified prior to closing the mortgage loan, the Lender may re-underwrite the application to assess loan program qualification requirements are met. The Lender reserves the right to amend or rescind its loan approval based on the re-underwriting results.

Acknowledged by:

_____	_____	_____	_____
Applicant	Date	Applicant	Date



Farmers & Merchants Bank of Colby

240 W. 4th St., P.O. Box 797
Colby, Kansas 67701 (785) 460-3321

Important Information about Procedures for Opening a New Account and Disclosure of Lender Credits

To help the Government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Applicant Signature

Applicant Signature

Date

Date

Equal Housing Lender 

Member FDIC



**Farmers & Merchants
Bank of Colby**

CONSENT TO RECEIVE DOCUMENTS ELECTRONICALLY

&

CONSENT TO CONTACT BY TELEPHONE, TEXT, AND EMAIL

Bank's Contact Information

Farmers & Merchants Bank of Colby
240 W 4th St, Colby, KS 67701
(785) 460-3321

Consent to Receive Documents Electronically & Consent to Contact by Telephone, Text, And Email

This Consent describes our obligations and your rights related to receiving certain documents from us electronically for any account(s) you may have with us, for example, checking, saving, certificate of deposit, money market account, loan account. It also describes your consent to contact by telephone, text, and email. This document addresses your right to withdraw your consent and potential consequences. Please read this document carefully and retain a copy for your records.

Consent to Receive Documents Electronically

You are authorizing Farmers & Merchants Bank of Colby to provide to you in an electronic format Documents and electronic communications in connection with all transactions including those that are subject to the Federal Electronic Signatures in Global and National Commerce Act (E-Sign Act).

The Agreement between you and the Bank also intends, to its fullest extent, that the E-Sign Act applies to and validates our ability to conduct business with you electronically. Any one of the account owner/signer(s) may provide this Consent.

Documents Covered Under This Consent

You consent to receive &/or sign one or more of the following documents electronically, as applicable:

1. For loan accounts:
 - a. Real Estate Settlement Procedures Act (RESPA; Regulation X) disclosures;
 - b. Truth in Lending Act (TILA; Regulation Z) disclosures;
 - c. Equal Credit Opportunity Act (ECOA; Regulation B) disclosures;
 - d. Right to Receive a Copy of Appraisal Disclosures;
 - e. Appraisals or Evaluations we may be required to provide to you;
 - f. Other required documents or disclosures necessary for processing your loan application;
 - g. Documents related to servicing your loan, such as periodic statements, change-in-terms notices, privacy notices, escrow notices;
 - h. Other loan related documents or disclosures.
2. For all other accounts:
 - a. Account Opening Disclosures;

- b. Terms and Conditions;
- c. Change in Terms Notices;
- d. Subsequent Disclosures;
- e. Periodic Statements;
- f. Electronic Funds Transfers;
- g. Online and/or Mobile Banking Agreements;
- h. Electronic Services Agreements;
- i. New Account Application;
- j. Other required documents or disclosures we are required to provide to you, such as Overdraft Notices, Insufficient Funds Notices; Delay in Funds Availability Notices;
- k. Other account related documents or disclosures.
- l. Other required documents or disclosures necessary for processing your new account application.

System Requirements to Access and Retain Electronic Notices and Disclosures

To receive, review, and download this Agreement and any amendments electronically, you will need the following equipment and software:

1. A personal computer or other device capable of accessing the internet to allow access to account information, and to receive, retain any print or store the document received;
2. Access to the internet;
3. An internet web browser which is capable of supporting commercially reasonable SSL encrypted communications;
4. Software which permits you to receive and access Portable Document Format (PDF) files, such as Adobe Acrobat Reader version 8.0 and above;
5. An email account with an internet service provider and email software in order to participate in our electronic communications program.

If a change in the hardware or software requirements needed to access or retain electronic records creates a material risk in that you will not be able to access or retain subsequent electronic records, the Bank will provide you with a statement of the revised hardware and software requirements for access to and retention of electronic records. At such time, you will have the right to revoke your consent to receive electronic records without imposition of any condition, consequence, or fee.

Right to Paper Delivery

You may request all the Documents in paper form by calling us or submitting a written request. There may be additional fees assessed to receive the Documents in paper form in accordance with our Fee Schedule in effect at the time of the request.

Consent to Contact by Telephone, Text, and Email

In order for Farmers & Merchants Bank to service all accounts and services in your name solely, jointly, or as a representative of others, we may need to contact you from time to time by telephone, text messaging or email about your account. However, we must first obtain your consent to contact you about Your Account(s) because we must comply with the consumer protection provisions in the Federal Telephone Consumer Protection Act of 1991 (TCPA) CAN-SPAM Act and associated federal regulations and orders issued by the Federal Communications Commission (FCC).

- Your consent is limited to your accounts
- Your consent is voluntary; and any purchase of products or services from us is not conditioned on your consent.
- Your consent does not authorize us to contact you for telemarketing purposes.

With the above understanding and by signing below, you authorize us to contact you regarding Your Account throughout its existence using any telephone numbers or email addresses that

- You have previously provided to us
- You have provided below; and
- You may subsequently provide to us

This consent is regardless of whether the number we use to contact you is assigned to a landline, a paging services, a cellular wireless service, a specialized mobile radio service, other radio common carrier services or any other service for which you may be charged for the call. You further authorize us to contact you through the uses of voice, voice mail, and text messaging, including the use of pre-recorded or artificial voice messages and an automated dialing device.

If necessary, you may change or remove any of the telephone numbers or email addresses at any time using any reasonable means to notify us.

Withdrawal/Authorize of Consents

Any one of the account owner/signer(s) may withdraw the Consents. Any one of the account owner/signer(s) may authorize the Consents.

It is your responsibility to ensure we have most accurate and complete contact information for you, including emails address and any other information related to the account(s). Please contact us immediately to ensure your contact information is kept up-to-date.

Information

CUSTOMER NAME: _____

By signing below, I/we certify that I/we consent to receive documents electronically and I/we consent to contact by telephone, text, and email until said withdraw.

Authorized Signature: _____

Date: _____

List of names, email addresses and phone numbers for consent to receive documents electronically and consent to contact by telephone, text, and email.

Name: _____

Email Address: _____

Phone: _____

Name: _____

Email Address: _____

Phone: _____