

AITKIN COUNTY



Septic System Replacement Loans

**Aitkin County Environmental Services
Has obtained grant funds to help protect the water quality
In Aitkin County.**

**This money is available to upgrade substandard or
Failing septic systems.**

Loan Information

- Interest rate for the Septic Loan is 4%
 - Payback Period on the loan can be up to 10 years*
- *depends on the loan amount

This program is being sponsored by:
Security State Bank
Aitkin County Soil and Water Conservation District
Department of Agriculture
Minnesota Pollution Control Agency
Aitkin County

AITKIN COUNTY ENVIRONMENTAL SERVICES
307 SECOND STREET NW – ROOM 219
AITKIN, MN 56431
PHONE: (218) 927-7342

Thank you for your inquiry into the low interest loan money available through the Department of Agriculture Best Management Practice. Enclosed is the information and available paperwork to get you started on your septic system upgrade. These low interest loans are secured by a real estate mortgage on your property.

STEPS

1. The first step is to contact a licensed SSTS Designer to conduct a site visit and to prepare a septic system design proposal. The design is then submitted to the Planning and Zoning Office whom will review the design to determine whether or not it meets minimum requirements.
 - Once the County approves the design, a permit can be issued. The 2020 Fee Schedule is: Drainfield/Bed = \$300.00 and Mound/At-Grade = \$350.00.
2. The second step is to get two estimates of cost from licensed SSTS installers to install the designed system. With the estimates, you will also need to ask the installers to write down the estimated timelines for installation.
3. The third step is to bring the two estimates of cost, the septic system design, the Certificate of Eligibility and the top half of the Lender Pre-approval form to the Aitkin County Planning and Zoning Office.
4. The fourth step is to complete the loan application form supplied by Security State Bank, the lending institution for this project. Loan funds are limited to the project cost, septic system design fee and permit fees. Real estate closing costs must be paid out-of-pocket. The bank needs the following pieces of information:
 - ✓ Completed loan application.
 - ✓ Certificate of Eligibility (found in this packet)
 - ✓ Lender Pre-approval Form (found in this packet)

You will take all of this information, along with your loan application over to Security State Bank where the bank will review the application and if possible, approve the loan. Once the loan has been approved and the permit has been issued, you can begin installation.

It is the responsibility of the contractor and/or homeowner to apply for the permit. It is also that person's responsibility to contact the County at least 24 hours in advance to request an inspection of the septic system. All septic installations are inspected by the county staff. To request an inspection, please contact Aitkin County Planning and Zoning at 218-927-7342. After the inspection and after you submit the final bill to the Planning and Zoning Office, a Certificate of Completion will be issued, which you then take back to the bank. The bank will complete the loan processing using that information. Release of funds should occur in approximately two to four weeks.



DEPARTMENT OF AGRICULTURE

Minnesota Department of Agriculture
625 Robert St. N., St. Paul, MN 55155-6120

www.mda.state.mn.us/agbmploans

Agricultural Best Management Practices Loan Program 651-201-6618 Fax: 651-201-6109 email: AgBMP.Loans@state.mn.us

AgBMP LOAN APPLICATION

County: Aitkin

(Required for all applications) Borrower Information: ^(One) First Name: _____

^(One) Last Name: _____

^(optional) Company: _____

Street Address: _____

City: _____

State: _____

Zip: _____

Telephone: _____

Project Information: On a Farm: Non-Farm:

If using PLS, write in T/R/S and mark where the project or practice is on the Section Map. Or fill in a Latitude and Longitude of a point on the property near the project or practice. (Please get us within a few acres of where the project or practice resides if you can.)

Brief description of what will be purchased or constructed and how it helps water quality; _____

Well Eligibility Does this project implement Drinking Water Standards?
 Does this project eliminate Groundwater Pollution?

Is this application for a city, town, or other municipality?
 Is this application for a facility with an Industrial Waste Permit?

PLS

Township #: _____

Range: _____

Section: _____

OR

Latitude: _____ Longitude: _____

OR

Pin or Parcel #: _____

LOCAL GOVERNMENT APPROVAL

(If Pin or Parcel # is used no punctuation marks, county code, or spaces allowed.)

Approved Loan Amount		\$ _____	
Estimated Total Project Cost (all sources)		\$ _____	
Animal Units (Feedlot improvements or manure handling equipment for facilities > 1000 AU that are not in the Mississippi watershed are ineligible)	Beginning:	Ending:	
Primary Livestock	<input type="checkbox"/> Dairy	<input type="checkbox"/> Beef	<input type="checkbox"/> Swine <input type="checkbox"/> Other:
Primary Crops: Selection 1	Selection 2	Conservation Tillage Acres AFTER Project:	Total Acres Farmed:
Approval Expiration and Other Restrictions			

Project Approved by: _____ Date: _____

Project Completion Certified by (OPTIONAL): _____ Date: _____

(LCU's please email this fillable PDF form to the borrowers chosen lender.)

(Most lender contact e-mails address can be found on the AgBMP mapping tool; click LENDER CONTACTS LIST to find your lender email)

LENDER INFORMATION & LOAN TERMS

AgBMP Loan Request	\$ _____	Check if Local Revolving Funds are used: <input type="checkbox"/> <i>Funds will not be disbursed if checked.</i>	
(Optional) Additional Request #	\$ _____	Initials: _____	Date: _____
Number of payments per year:	_____		
Total Number of Payments:	_____		
Interest rate (if other 3%):	_____ %	(Optional) Balloon Payment Date: _____	
Lender Organization Name	Aitkin County		
Lender Address	_____		
Lender Signature:	Date: _____		

Attach copies of the invoices provided by the borrower that support the request for disbursement.

Please Email fillable PDF and Attachments to: AgBMP.Loans@state.mn.us

Borrower Information:

Name: Enter the borrower's name (required). Only the first individual will be recorded with the MDA as the loan recipient. This information is for ease of identifying any specific loan and may be different than shown on legal loan documents. The name should be a person, even if the loan is issued to a partnership or corporation.

Company: Enter the company name of the borrower if applicable. This is an optional field.

911 Address: The address of the borrower or project. This address should be the established 911 address of the loan recipient or the project, not a PO Box. If an individual has multiple addresses, list the address closest to the project.

City, State, Zip Code, Telephone: Enter the city and zip code for the borrower's listed 911 address. Telephone is for LGU convenience.

Project Information:

Mark the "On a Farm" box if the project is related to a farm operation. Mark the "Non-Farm" if it is not associated with a farm operation. A farm is any operation reporting farm income on their tax form. The borrower does not need to prove farm income. For example, a septic system on a farm should be marked "On a Farm", even if it is not an agricultural practice.

If the borrower is a city, town, or other municipality; or if it holds an industrial waste permit, check the appropriate box.

Brief Description: Enter a brief description of the project, less than 4 lines. Describe the project in relation to water quality, for example, "Air seeder to reduce erosion", "feedlot roof structure to control runoff", "replacement septic system to protect water quality", "replace non-compliant well".

Check the appropriate box if the project qualifies because it may be a pollution source or if it violates drinking water standards.

PLS / Township – Range – Section: List the township, range, and section number (required), not the name of the township. For example, Township 101, Range 16, Section 19, not "Adams Township". List only one T/R/S coordinate per project.

Ten Acre Location: Mark on the Section map with an "X" the location of the project (required). All locations are recorded as POINT locations; therefore, marking multiple locations cannot be entered. In order of preference, please mark: the actual project location, the farm or home site of the owner of the project, the center of an area representing the project.

Latitude & Longitude: You may enter the Latitude & Longitude instead of TRS location. You do not need both.

Borrower Signature: The borrower may sign the document; however, their signature is optional on this form.

Local Government Approval:

Enter the Maximum Approved amount for the loan in the appropriate category. This value may overestimate the actual cost of the project. If the actual cost of the project exceeds the maximum approved amount, the borrower or lender must ask for an increase in the approved amount. Such changes can be indicated by entering and initialing the change by the LGU. The AgBMP program does not required bids or quotes for project approval; however the LGU may. If left blank, the maximum amount is \$200,000.

The LGU may also indicate the Expiration Date of the project's approval. On the "Other Restrictions" line, LGU can list any other limitations or requirements.

Farm Operation Information:

Enter the number of Animal Units (required for manure management and feedlot projects) in the appropriate box. The number must be less than 1000. Enter the Primary type of Production, the type of crop (corn, wheat, etc.) or the type of livestock (dairy, hogs, custom applicator). Enter the estimated amount of Conservation Tillage Acreage after the practice is complete and the total of all Farm Acres.

Project Approval: A person authorized by the LGU to approve projects must sign the Project Approval line (required).

Completion Certification:

Once the project is complete, the LGU should sign on this line; however it is NOT required for processing. The project does not need to be complete before funds are disbursed. Funds can be disbursed based on a quote or estimate if the LGU certifies the project is complete by signing on this line.

Lender Information & Loan Terms:

Enter the amount of the request. This may be UP TO the maximum approved by LGU. The lender must indicate if locally held revolving funds will be used by selecting the "Local Revolving Funds" box (required if revolving funds are used).

An optional Additional Request Line is available for multiple requests. Enter the sequential number (2,3,4) and amount of the additional request.

The lender must report the Number of Payments per Year (required) and the Total Number of Payments for the loan (required). Enter the interest rate if it is different than 3%. If the loan has a Balloon payment, give the expected date of the Balloon Payment.

The lender must identify the lending organization's name and address receiving the funds (required).

An appropriate lender representative must sign the form (required).

Submit bills, invoices, or receipts equal to or exceeding the amount requested (required).

Submitting Form:

This application form may be emailed, faxed, or mailed to the AgBMP Loan Program at the address shown.

**AITKIN COUNTY AND THE DEPARTMENT OF AGRICULTURE
BEST MANAGEMENT PRACTICES
PROJECT ELIGIBILITY CERTIFICATION**

Applicant Must be Property Owner

Please print (Last Name) , (First)

Mailing Address

(Street Address or PO Box #) (City)

Property Address – If different from Mailing Address

(Street Address or PO Box #) (City)

Daytime Telephone Number () _____

Legal Description:

Section Township Range Township Name

Parcel Number: _____ **Are Property Taxes Current?**

List the construction to be done and the estimated cost involved.

Name and Address of Contractor: _____

State MPCA License Number: _____

Item	Est. Cost	Est. Completion Date
_____	_____	_____
_____	_____	_____
_____	_____	_____

Total Cost of Activity

Certification by Administrator of Best Management Practices

This form certifies that the proposed activity meets a priority need identified in the Aitkin County Clean Water Partnership applicable guidelines, and is in compliance with accepted standards, specifications, or criteria.

Project Representative: _____ Date: _____

Applicant: _____ Date: _____

**AITKIN COUNTY
DEPARTMENT OF AGRICULTURE
BEST MANAGEMENT LOAN PROGRAM
LENDER PRE-APPROVAL FORM**

Applicant: _____
(Last Name) (First Name) (Middle Initial)

Address: _____
(Street Address or PO Box #) (City) (Zip Code)

Description of Project: _____

Legal Description of Property: _____
Section Township Range

Parcel Number: _____

Estimated Cost of Improvements: \$ _____ Attach Estimate

Estimated Loan Requested: \$ _____

Estimated Completion Date: _____

The undersigned Origination lender agrees to approve a loan to the above applicant from the Department of Agriculture Best Management Practices program of an amount not to exceed: \$ _____. Approval shall expire on _____. Construction must be approved and inspected by the County and request for payment submitted to the Originating Lender prior to the loan approval expiration date. Please return this completed, signed form with your application to the Aitkin County Environmental Services Department, Aitkin, MN.

Security State Bank

Name of Lending Institution

Originating Lenders Signature

Date

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"/> V.A. <input type="checkbox"/> Conventional <input type="checkbox"/> Other (Explain):	Agency Case Number	Lender Case Number
	<input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service		

Amount	Interest Rate	No. of Months	Amortization Type:	<input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain):	septic loan
\$	4.00 %			<input checked="" 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 1

Legal Description of Subject Property (attach description if necessary)	Year Built
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Purpose of Loan	<input type="checkbox"/> Purchase Refinance <input type="checkbox"/> Construction Construction-Permanent <input type="checkbox"/> Other (Explain):	Property will be:	<input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment
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Complete this line if construction or construction-permanent loan.			
Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot
\$	\$	\$	\$

Complete this line if this is a refinance loan.			
Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance
\$	\$	\$	Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made

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"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed	Dependents (not listed by Co-Borrower)	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed	Dependents (not listed by Borrower)
<input type="checkbox"/> Unmarried (include single, divorced, widowed)	no. ages	<input type="checkbox"/> Unmarried (include single, divorced, widowed)	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
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If residing at present address for less than two years, complete the following:	
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.

IV. EMPLOYMENT INFORMATION	
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Borrower		Co-Borrower	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Name & Address of Employer	<input type="checkbox"/> Self Employed
	Yrs. on this job		Yrs. on this job
	Yes, employed in this line of work/profession		Yes, 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)
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If employed in current position for less than two years or if currently employed in more than one position, complete the following:			
Name & Address of Employer	<input type="checkbox"/> Self Employed	Date (from - to)	Name & Address of Employer
		Monthly Income	Monthly Income
		\$	\$

Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)
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Name & Address of Employer	<input type="checkbox"/> Self Employed	Date (from - to)	Name & Address of Employer
		Monthly Income	Monthly Income
		\$	\$

Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)
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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 Mortgage & 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																																																										
a. Purchase price	\$	<p>If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.</p> <p>a. Are there any outstanding judgments against you?</p> <p>b. Have you been declared bankrupt within the past 7 years?</p> <p>c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?</p> <p>d. Are you a party to a lawsuit?</p> <p>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.)</p> <p>f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?</p> <p>g. Are you obligated to pay alimony, child support, or separate maintenance?</p> <p>h. Is any part of the down payment borrowed?</p> <p>i. Are you a co-maker or endorser on a note?</p> <p>j. Are you a U.S. citizen?</p> <p>k. Are you a permanent resident alien?</p> <p>l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.</p> <p>m. Have you had an ownership interest in a property in the last three years?</p> <p>(1) What type of property do you own -- principal residence (PR), second home (SH), or investment property (IP)?</p> <p>(2) How did you hold title to the home -- solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?</p>	<table border="1"> <thead> <tr> <th colspan="2">Borrower</th> <th colspan="2">Co-Borrower</th> </tr> <tr> <th>Yes</th> <th>No</th> <th>Yes</th> <th>No</th> </tr> </thead> <tbody> <tr><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> </tbody> </table>		Borrower		Co-Borrower		Yes	No	Yes	No	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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b. Alterations, improvements, repairs																																																												
c. Land (if acquired separately)																																																												
d. Refinance (incl. debts to be paid off)																																																												
e. Estimated prepaid items	0.00																																																											
f. Estimated closing costs	0.00																																																											
g. PMI, MIP, Funding Fee																																																												
h. Discount (if borrower will pay)	0.00																																																											
i. Total costs (add items a through h)	0.00																																																											
j. Subordinate financing																																																												
k. Borrower's closing costs paid by Seller																																																												
l. Other Credits (explain)																																																												
Application Deposit																																																												
Earnest Money																																																												
m. Loan amount (exclude PMI, MIP, Funding Fee financed)																																																												
n. PMI, MIP, Funding Fee Financed																																																												
o. Loan amount (add in 4-n)																																																												
p. Cash paid to borrower (add in 4, 5, 6 & 9 from f)																																																												

IX. ACKNOWLEDGMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, servicers, successors and assigns 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 the 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 rely on the information contained in this 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 I, either 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 execution of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (including state and video recordings), or my execution/ 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.

Acknowledgment. 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	Date	Co-Borrower's Signature	Date
X		X	

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a financing 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 the information, but are encouraged to do so. The law provides that a lender may not discriminate on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both truthfully and truthfully. 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.)

<p>BORROWER <input type="checkbox"/> I do not wish to furnish this information.</p> <p>Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino</p> <p>Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White</p> <p>Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male</p>	<p>CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information.</p> <p>Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino</p> <p>Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White</p> <p>Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male</p>
<p>To be Completed by Loan Originator:</p> <p>This information was provided:</p> <p><input type="checkbox"/> In a face-to-face interview <input type="checkbox"/> By the applicant and submitted by fax or mail</p> <p><input type="checkbox"/> In a telephone interview <input type="checkbox"/> By the applicant and submitted via e-mail or the Internet</p>	

Loan Originator's Signature	Date	
X Vanessa L Prince		
Loan Originator's Name (print or type)	Loan Originator Identifier	Loan Originator's Phone Number (including area code)
Vanessa L Prince	446869	(218) 927-3765
Loan Origination Company's Name	Loan Origination Company Identifier	Loan Origination Company's Address
Security State Bank of Aitkin	401725	402 Minnesota Avenue Aitkin, MN 56431

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	Date	Co-Borrower's Signature	Date
X		X	

