

# LCMS Rostered Church Worker

## Residential Loan Application

1. Primary Applicant    Commissioned **OR**  Ordained *and*  Active **OR**  Emeritus
2. Purpose of Loan    Purchase **OR**  Refinance (*Property **MUST BE** primary residence.*)
3. First-Time Home Buyer?    Yes  No
4. Loan program requested?    1 Year ARM    5 Year ARM    10 Year ARM (*all amortized up to 30 years*)  
OR    15 Year Fixed (*amortized for 15 years maximum*)
5. Desired loan term?   \_\_\_\_\_ Years
6. In which LCMS district will you be serving when this loan contract is finalized/closed? \_\_\_\_\_
7. Are you currently an LCEF investor?    Yes. Account No. \_\_\_\_\_  No.

### Section A: Borrower Information

BORROWER		CO-BORROWER	
Borrower's Name ( <i>include Jr. or Sr. if applicable</i> )		Borrower's Name ( <i>include Jr. or Sr. if applicable</i> )	
Date of Birth		Date of Birth	
Social Security Number	Home Phone ( <i>include area code</i> )	Social Security Number	Home Phone ( <i>include area code</i> )
E-mail Address	Cell Phone ( <i>include area code</i> )	E-mail Address	Cell Phone ( <i>include area code</i> )
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried ( <i>include single, divorced, widowed</i> ) <input type="checkbox"/> Separated	Dependents ( <i>not listed by Co-Borrower</i> ) No.       Ages	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried ( <i>include single, divorced, widowed</i> ) <input type="checkbox"/> Separated	Dependents ( <i>not listed by Borrower</i> ) No.       Ages
Present Address ( <i>street, city, ZIP code</i> )	<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Live in Parsonage Number of years: _____	Present Address ( <i>street, city, ZIP code</i> )	<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Live in Parsonage Number of years: _____
<b><i>If residing at present address for less than two years, complete the following:</i></b>			
Former Address ( <i>street, city, ZIP code</i> )	<input type="checkbox"/> Own <input type="checkbox"/> Rent Number of years: _____	Former Address ( <i>street, city, ZIP code</i> )	<input type="checkbox"/> Own <input type="checkbox"/> Rent Number of years: _____

### Section B: Employment Information

BORROWER		CO-BORROWER	
Name/Address of Employer <input type="checkbox"/> Self-Employed <i>(If taking new call, list <u>new</u> information.)</i>	Years on this job: <input style="width: 100px;" type="text"/>  Years employed in this line of work/profession: <input style="width: 100px;" type="text"/>	Name/Address of Employer <input type="checkbox"/> Self-Employed	Years on this job: <input style="width: 100px;" type="text"/>  Years employed in this line of work/profession: <input style="width: 100px;" type="text"/>
Position/Title/Type of Business	Business phone ( <i>include area code</i> )	Position/Title/Type of Business	Business phone ( <i>include area code</i> )
<b><i>If employed in current position for less than two years or if currently employed in more than one position, complete the following:</i></b>			
Name/Address of Employer <input type="checkbox"/> Self-Employed	Dates ( <i>from-to</i> ): <input style="width: 100px;" type="text"/>  Gross monthly income: <input style="width: 100px;" type="text"/>	Name/Address of Employer <input type="checkbox"/> Self-Employed	Dates ( <i>from-to</i> ): <input style="width: 100px;" type="text"/>  Gross monthly income: <input style="width: 100px;" type="text"/>
Position/Title/Type of Business	Business phone ( <i>include area code</i> )	Position/Title/Type of Business	Business phone ( <i>include area code</i> )

**Lutheran Church Extension Fund**  
 10733 Sunset Office Drive, Suite 300  
 St. Louis, MO 63127-1020  
 1-800-843-5233  
 Fax (314) 996-1131 • www.lcef.org



## Section C: Monthly Income and Combined Housing Expense Information

GROSS MONTHLY INCOME	BORROWER	CO-BORROWER	TOTAL	COMBINED MONTHLY HOUSING EXPENSE	PRESENT
Base Income	\$	\$	\$	Rent	\$
Overtime				First Mortgage (P&I)	
Bonuses				Other Financing (P&I)	
Commissions				Hazard ( <i>homeowners</i> ) Insurance	
Dividends/Interest				Real Estate Taxes	
Net Rental Income				Mortgage Insurance	
Other ( <i>before completing, see the notice in "Describe Other Income" below</i> )				Homeowner Assn. Dues	
				Flood Insurance	
				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) doesn't choose to have it considered for repaying this loan. Include any housing allowance not included above.

B or C	Description	Monthly Amount
		\$
		\$
		\$

## Section D: Declarations

*If you answer "Yes" to any questions "a" through "j," please use continuation sheet for explanation:*

	BORROWER		CO-BORROWER	
	YES	NO	YES	NO
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 seven 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 seven 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 permanent resident alien? .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Are you a U.S. citizen?.....	<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? (1) What type of property did you own: principal residence (PR), second home (SH), or investment property (IP)?.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(2) How did you hold title to the home: solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)? .....				



## Section F: Acknowledgment and Agreement

I acknowledge and agree that: (1) the loan requested by this application will be secured by a first mortgage or deed of trust 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) occupation of the property will be indicated above; (5) verification or re-verification of any information contained in the application may be made at any time by LCEF, 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 LCEF even if the loan is not approved; (6) LCEF, its agents, successors and assigns will rely on the information in this application, and I have a continuing obligation to amend and/or supplement the information provided in this application if any of the material facts which I have represented herein should change prior to closing; (7) in the event my payments on the loan indicated in this application become delinquent, LCEF, its agents and assigns, may, in addition to all their other rights and remedies, report my name and account information to a credit reporting agency; (8) ownership of the loan may be transferred to successor or assign of LCEF without notice to me, and/or the administration of the loan account may be transferred to an agent, successor or assign of LCEF without prior notice to me; (9) LCEF, 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 certify that everything I have stated in this application and on any attachments is correct. By signing below, I authorize LCEF to check credit, verify employment and acquire any other information necessary in conjunction with obtaining this loan. I understand that I must update LCEF for any future borrowing and take very seriously my responsibility for paying this loan back in full and on time. **This application is subject to acceptance by the Lutheran Church Extension Fund in St. Louis, Missouri. The terms of the loan will be governed by the laws of the state of Missouri.**

Borrower's Signature <b>X</b>	Date	Co-Borrower's Signature <b>X</b>	Date
----------------------------------	------	-------------------------------------	------

## Section G: Purchase Loan Information

- Desired or known purchase price: \$ \_\_\_\_\_
- Desired loan amount: \$ \_\_\_\_\_
- Down payment: \$ \_\_\_\_\_ (5% plus closing costs minimum required)
- Source of down payment: \_\_\_\_\_
- Property address (if known): \_\_\_\_\_

## Section H: Refinance Loan Information

- Estimated value of home: \$ \_\_\_\_\_
- Desired loan amount: \$ \_\_\_\_\_
- Current mortgage balance on 1st mortgage: \$ \_\_\_\_\_  
2nd mortgage (if applicable): \$ \_\_\_\_\_  
home equity loan (if applicable): \$ \_\_\_\_\_

## Section I: 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 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 this 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 by the Borrower[s].)

### BORROWER

- I do not wish to furnish this information.

#### Race/National Origin:

- American Indian or Alaskan native  
 Asian or Pacific Islander  
 White, not of Hispanic origin  
 Hispanic  
 Black, not of Hispanic origin  
 Other (specify) \_\_\_\_\_

#### Sex:

- Female  
 Male

### CO-BORROWER

- I do not wish to furnish this information.

#### Race/National Origin:

- American Indian or Alaskan native  
 Asian or Pacific Islander  
 White, not of Hispanic origin  
 Hispanic  
 Black, not of Hispanic origin  
 Other (specify) \_\_\_\_\_

#### Sex:

- Female  
 Male

#### To Be Completed by Interviewer:

This application was taken by:

- Face-to-face interview  
 Mail  
 Telephone  
 Internet



10733 Sunset Office Drive, Suite 300 • St. Louis, MO 63127-1020  
1-800-843-5233 • Fax (314) 996-1131



# Credit Authorization

---

**1. To all consumer reporting agencies and to all creditors and depositories of the undersigned:**

Please be advised that the undersigned, and each of them, has made application to:

**The Lutheran Church Extension Fund—Missouri Synod**

requesting an extension of credit to the undersigned. Therefore, the undersigned, and each of them, hereby authorizes you to provide credit reports and/or disclosures to Lender or any agent or balance. The undersigned also authorizes you to disclose your deposit or credit experiences with the undersigned to Lender or to third parties.

**2. In addition,** the undersigned, and each of them, hereby authorizes Lender to disclose to any third party, or any agent or employee thereof, information regarding the deposit or credit experience with any of the undersigned.

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

**BY:**

\_\_\_\_\_  
*Signature*

\_\_\_\_\_  
*Signature*

**Lutheran Church Extension Fund**  
PO Box 229009 • St. Louis, MO 63122-9009  
1-800-843-5233 • Fax (314) 996-1131  
(314) 965-9000 • [www.lcef.org](http://www.lcef.org)

