



FIRST
COMMUNITY
BANK
OF SOUTHWEST FLORIDA

RESIDENTIAL MORTGAGE LOAN APPLICATION

Please mail or take your completed application package to a First Community Bank of Southwest Florida location nearest you. Visit our website at <http://www.fcb-yourbank.com/aboutus/aboutus.html> for a list of our branch locations.

**CHARM BOOKLET
AND
HUD BOOKLET**

For information on adjustable rate mortgages, rates, fees, settlement costs and other helpful information, please click on the above named links on our Loans and Lines of Credit product web page located at <http://www.fcb-yourbank.com/index4.html>

Thank you for giving **First Community Bank of Southwest Florida** the chance to surpass all your banking expectations!

We appreciate the opportunity to work with you as your premier financial provider. Our goal is simple, to meet your individual financial needs. We strive to deliver the ultimate in personalized customer service from start to finish, you are never just a number to us, and your phone call will never be answered in another country! We know what customer service is and we look forward to providing you with it!

Enclosed you will find the disclosures outlining the **Residential Mortgage Programs** we have to offer. *Please note*** We do not escrow for taxes, insurance, assessments or association dues. We do offer interest bearing savings accounts in which you may save towards your payment of these items when they become due.*

Please take the time to gather all the information requested. By providing the below documentation and making certain all the information is complete and accurate, it will significantly reduce the amount of time in which it takes to process your loan application.

Complete and sign these forms provided to you:

- Residential loan application
- Borrower's Certification & Authorization
- Servicing Disclosure

Copy of contract with original signatures if you are purchasing a home:

- Sales contract signed by Buyer and Seller (including any addendums)

If you are applying for a refinance, please include copies of:

- Copy of your Warranty Deed for the property and copy of Owner's Title Policy and Survey, if available
- Closing Statement, if owned for less than one year
- Year-end Mortgage Statement and last 12 months cancelled checks (front and back); if unavailable we may require a verification of mortgage to be completed by your current lender.

Provide proof of insurance coverage(s):

- Copy of signed application with check paid/proof of payment, for new insurance coverage
- Copy of Homeowner's Insurance Policy
- Copy of Flood Insurance Policy, if applicable
- Copy of Windstorm Policy, if applicable

If you are a salaried employee:

- Original pay stubs for the most recent 30 day period for each borrower*
- Last 2 years W-2 forms for each borrower*

If you are self-employed or if overtime, bonus or commission income exceeds 25% of total income:

- Last 2 years complete personal tax return, including all schedules, signed by borrower. You must also include copies of last 2 years corporate and/or partnership returns, along with a Year to Date Profit and Loss Statement if the application is dated more than 120 days after the end of business tax year (All returns and statements must be signed by you).*

Assets to close:

- Provide original bank statements for the past 2 consecutive months for each deposit account listed on the application*, we may require verification of any of the deposit accounts

If you own rental properties:

- Lease agreements showing terms and monthly rental payments, if the property was not owned in the previous tax year*

Provide a copy of Driver's License or Passport and secondary form of ID - (health insurance card, utility bill, property tax billing, birth certificate, a college photo id, social security card, organizational membership card, firearm license). This information is needed in accordance with the Bank Secrecy Act (BSA) and Customer Identification Program (CIP) under the USA Patriot Act. The information will be kept strictly confidential and will not be used in obtaining any credit decision.

You do not need to include the following information if you do not wish to have it considered as a basis for repaying the obligation.

If you receive social security, disability, retirement, VA compensation or welfare income:

- Copy of latest awards letter stating amount of income and length of time it will continue
- Copy of your last 3 months bank statements showing deposits or copy of your most recently received check

If you receive note income:

- Copy of the note along with 2 years tax returns showing income received

If you are using child support or alimony to qualify for the loan and have been receiving it for at least 12 months, or if you are paying child support or alimony:

- Copy of the Final Divorce Decree, Property Settlement Agreement and documentation showing receipt of income

* All original documents may be returned, please retain copies for your records.

Enclosures

- Arm Program Disclosures
- CHARMS Booklet
- Certification & Authorization
- Servicing Disclosure
- Customer Identification Notice
- 1003 Residential Mortgage Application

FIRST COMMUNITY BANK OF SOUTHWEST FLORIDA
ADJUSTABLE RATE MORTGAGE LOAN
PROGRAM DISCLOSURE
1/1 ARM PROGRAM

This disclosure describes the features of an Adjustable Rate Mortgage (ARM) program you are considering. The applicable interest rate may change from time to time based upon movements of an interest rate index. Changes in the interest rate will be reflected by increases or decreases in the payment amount. Information on other ARM programs we offer will be provided upon request.

HOW YOUR INTEREST RATE AND PAYMENT ARE DETERMINED

- ◆ Your interest rate will be based on an index rate plus a margin, rounded to the nearest 1/8 percent (0.125%). Please ask us for our current rate and margin.
- ◆ Your initial interest rate will not be based on the index used to make later adjustments. If your initial interest rate is more than the sum of the index in effect at the time your interest rate is determined plus the margin, the loan is described as a "premium". Ask us for the current premium rates.
- ◆ The index rate for this program is the weekly average yield on the United States Treasury securities adjusted to a constant maturity of one (1) year, as made available by the Federal Reserve Board. Index values are published weekly in the Wall Street Journal. You may obtain Federal Reserve Statistical Release H.15 (519), which contains information about the index, by writing the Federal Reserve Bank of San Francisco, Reference Library, 101 Market Street, San Francisco, California 94105. If the Index is no longer available, we will choose a new Index that is based upon comparable information.
- ◆ When your interest rate adjusts, it will equal the index rate, most recently available as of 45 days prior to the adjustment date, plus the margin, rounded to the nearest 1/8 percent, unless your interest rate "cap" or "floor" limit the amount of change in the interest rate.
- ◆ Your principal and interest payment will be based on the interest rate, loan balance and remaining loan term.

HOW YOUR INTEREST RATE MAY CHANGE

- ◆ Your first interest rate change will occur on your 12th monthly payment due date. Thereafter, your interest rate can change every 12 months. Each date on which your interest rate can change is called a "Change Date".
- ◆ Your interest rate cannot increase more than 2.00% or decrease more than 2.00% at the first Change Date. Thereafter, your interest rate cannot increase or decrease more than 2.00% at each Change Date.
- ◆ Your loan will have a "lifetime rate cap" which is a maximum loan interest rate expressed as a specified number of percentage points above your initial rate. The lifetime rate cap for this program is 5.00% above the initial interest rate. Your loan will have a "lifetime rate floor" which is a minimum loan rate expressed as a specified number of percentage points below your initial interest rate. The lifetime rate floor for this program is 5.50%. Please ask us about our current initial interest rates, lifetime rate caps and floors, and margins for this program.

HOW YOUR PAYMENT CAN CHANGE

- ◆ Your first monthly payment change will be one month after the first interest rate change. Thereafter, your monthly payment can change every 12 months based on changes in the interest rate. The new payment will be an amount, which would be sufficient to repay the loan balance and interest due on your loan in substantially equal payments each month over the remaining loan term.
- ◆ You will be notified in writing at least 30 days prior to the due date of a payment at a new level. This notice will contain information about your interest rate, payment amount and loan balance, and will include the name and telephone number of a person who will answer any question you may have regarding the notice.
- ◆ The periodic payment may increase or decrease substantially depending on changes in the rate. For example, on a \$10,000.00 30 year loan with an initial interest rate of **6.250%** (in effect **January 2010**) and a floor of **5.500%**, the maximum amount that the interest rate can rise under this program is 5 percentage points, to **11.250%**, and the monthly payment can rise from a first-year payment of **\$61.58** to a maximum of **\$95.91** in the **fourth** year. To see what your payments would be, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount. (For example, the monthly payment for a mortgage amount of \$60,000 would be $\$60,000 / \$10,000 = 6$; $6 \times \$61.58 = \369.48 per month).

LATE CHARGE

- ◆ If your monthly payment arrives later than 15 days after it is due you will be obligated to pay a late charge not to exceed 5.00% of the monthly payment.

PREPAYMENT

- ◆ You may prepay this ARM loan in whole or in part without penalty at any time. If you are paying more than your regularly scheduled payment, you must notify us as to how you want the funds applied.

ASSUMPTION

- ◆ Your loan documents contain a provision, which may require full payment of the entire amount of unpaid principal and interest in the event that you sell or transfer your home without the prior written consent of the Note Holder. This is called a "due on sale" clause and it means that your loan is not assumable unless the Note Holder makes a separate written agreement with you and with the person or persons to whom the property is to be sold or transferred (the "transferee") to allow an assumption; if so, as a condition to giving consent to the loan assumption, the Note Holder may require the transferee to: (i) meet certain underwriting requirements (and to provide any information necessary for such determination to be made); (ii) to pay for an appraisal and a credit report, if necessary; (iii) to pay an assumption fee; and (iv) to sign an assumption agreement that is acceptable to the Note Holder. You will continue to be obligated under the Promissory Note and Security Instrument (Mortgage) unless the Note Holder releases you in writing.

THE UNDERSIGNED BORROWER(S) ACKNOWLEDGE(S) RECEIPT OF THIS DISCLOSURE AND THE BOOKLET ENTITLED CONSUMER HANDBOOK ON ADJUSTABLE RATE MORTGAGES AT THE TIME AN APPLICATION FOR THIS LOAN PROGRAM WAS PROVIDED.

BORROWER

DATE

CO-BORROWER

DATE

(1/1 ARM Premium, Rev. 02/04/10)

FIRST COMMUNITY BANK OF SOUTHWEST FLORIDA
ADJUSTABLE RATE MORTGAGE LOAN
PROGRAM DISCLOSURE
3/1 ARM PROGRAM

This disclosure describes the features of an Adjustable Rate Mortgage (ARM) program you are considering. The applicable interest rate may change from time to time based upon movements of an interest rate index. Changes in the interest rate will be reflected by increases or decreases in the payment amount. Information on other ARM programs we offer will be provided upon request.

HOW YOUR INTEREST RATE AND PAYMENT ARE DETERMINED

- ◆ Your interest rate will be based on an index rate plus a margin, rounded to the nearest 1/8 percent (0.125%). Please ask us for our current rate and margin.
- ◆ Your initial interest rate will not be based on the index used to make later adjustments. If your initial interest rate is more than the sum of the index in effect at the time your interest rate is determined plus the margin, the loan is described as a "premium". Ask us for the current premium rates.
- ◆ The index rate for this program is the weekly average yield on the United States Treasury securities adjusted to a constant maturity of one (1) year, as made available by the Federal Reserve Board. Index values are published weekly in the Wall Street Journal. You may obtain Federal Reserve Statistical Release H.15 (519), which contains information about the index, by writing the Federal Reserve Bank of San Francisco, Reference Library, 101 Market Street, San Francisco, California 94105. If the Index is no longer available, we will choose a new Index that is based upon comparable information.
- ◆ When your interest rate adjusts, it will equal the index rate, most recently available as of 45 days prior to the adjustment date, plus the margin, rounded to the nearest 1/8 percent, unless your interest rate "cap" or "floor" limit the amount of change in the interest rate.
- ◆ Your principal and interest payment will be based on the interest rate, loan balance and remaining loan term.

HOW YOUR INTEREST RATE MAY CHANGE

- ◆ Your first interest rate change will occur on your 36th monthly payment due date. Thereafter, your interest rate can change every 12 months. Each date on which your interest rate can change is called a "Change Date".
- ◆ Your interest rate cannot increase more than 2.00% or decrease more than 2.00% at the first Change Date. Thereafter, your interest rate cannot increase or decrease more than 2.00% at each Change Date.
- ◆ Your loan will have a "lifetime rate cap" which is a maximum loan interest rate expressed as a specified number of percentage points above your initial rate. The lifetime rate cap for this program is 5.00% above the initial interest rate. Your loan will have a "lifetime rate floor" which is a minimum loan rate expressed as a specified number of percentage points below your initial interest rate. The lifetime rate floor for this program is 5.50%. Please ask us about our current initial interest rates, lifetime rate caps and floors, and margins for this program.

HOW YOUR PAYMENT CAN CHANGE

- ◆ Your first monthly payment change will be one month after the first interest rate change. Thereafter, your monthly payment can change every 12 months based on changes in the interest rate. The new payment will be an amount, which would be sufficient to repay the loan balance and interest due on your loan in substantially equal payments each month over the remaining loan term.
- ◆ You will be notified in writing at least 30 days prior to the due date of a payment at a new level. This notice will contain information about your interest rate, payment amount and loan balance, and will include the name and telephone number of a person who will answer any question you may have regarding the notice.
- ◆ The periodic payment may increase or decrease substantially depending on changes in the rate. For example, on a \$10,000.00 30 year loan with an initial interest rate of **6.500%** (in effect **January 2010**) and a floor of **5.500%**, the maximum amount that the interest rate can rise under this program is **5 percentage points, to 11.500%**, and the monthly payment can rise from a first-year payment of **\$63.21** to a maximum of **\$96.27** in the **sixth** year. To see what your payments would be, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount. (For example, the monthly payment for a mortgage amount of \$60,000 would be $\$60,000 / \$10,000 = 6$; $6 \times \$63.21 = \379.26 per month).

LATE CHARGE

- ◆ If your monthly payment arrives later than 15 days after it is due you will be obligated to pay a late charge not to exceed 5.00% of the monthly payment.

PREPAYMENT

- ◆ You may prepay this ARM loan in whole or in part without penalty at any time. If you are paying more than your regularly scheduled payment, you must notify us as to how you want the funds applied.

ASSUMPTION

- ◆ Your loan documents contain a provision, which may require full payment of the entire amount of unpaid principal and interest in the event that you sell or transfer your home without the prior written consent of the Note Holder. This is called a "due on sale" clause and it means that your loan is not assumable unless the Note Holder makes a separate written agreement with you and with the person or persons to whom the property is to be sold or transferred (the "transferee") to allow an assumption; if so, as a condition to giving consent to the loan assumption, the Note Holder may require the transferee to: (i) meet certain underwriting requirements (and to provide any information necessary for such determination to be made); (ii) to pay for an appraisal and a credit report, if necessary; (iii) to pay an assumption fee; and (iv) to sign an assumption agreement that is acceptable to the Note Holder. You will continue to be obligated under the Promissory Note and Security Instrument (Mortgage) unless the Note Holder releases you in writing.

THE UNDERSIGNED BORROWER(S) ACKNOWLEDGE(S) RECEIPT OF THIS DISCLOSURE AND THE BOOKLET ENTITLED CONSUMER HANDBOOK ON ADJUSTABLE RATE MORTGAGES AT THE TIME AN APPLICATION FOR THIS LOAN PROGRAM WAS PROVIDED.

BORROWER

DATE

CO-BORROWER

DATE

(3/1 ARM Premium, Rev. 02/04/10)

FIRST COMMUNITY BANK OF SOUTHWEST FLORIDA
ADJUSTABLE RATE MORTGAGE LOAN
PROGRAM DISCLOSURE
5/1 ARM PROGRAM

This disclosure describes the features of an Adjustable Rate Mortgage (ARM) program you are considering. The applicable interest rate may change from time to time based upon movements of an interest rate index. Changes in the interest rate will be reflected by increases or decreases in the payment amount. Information on other ARM programs we offer will be provided upon request.

HOW YOUR INTEREST RATE AND PAYMENT ARE DETERMINED

- ◆ Your interest rate will be based on an index rate plus a margin, rounded to the nearest 1/8 percent (0.125%). Please ask us for our current rate and margin.
- ◆ Your initial interest rate will not be based on the index used to make later adjustments. If your initial interest rate is more than the sum of the index in effect at the time your interest rate is determined plus the margin, the loan is described as a "premium". Ask us for the current premium rates.
- ◆ The index rate for this program is the weekly average yield on the United States Treasury securities adjusted to a constant maturity of one (1) year, as made available by the Federal Reserve Board. Index values are published weekly in the Wall Street Journal. You may obtain Federal Reserve Statistical Release H.15 (519), which contains information about the index, by writing the Federal Reserve Bank of San Francisco, Reference Library, 101 Market Street, San Francisco, California 94105. If the Index is no longer available, we will choose a new Index that is based upon comparable information.
- ◆ When your interest rate adjusts, it will equal the index rate, most recently available as of 45 days prior to the adjustment date, plus the margin, rounded to the nearest 1/8 percent, unless your interest rate "cap" or "floor" limit the amount of change in the interest rate.
- ◆ Your principal and interest payment will be based on the interest rate, loan balance and remaining loan term.

HOW YOUR INTEREST RATE MAY CHANGE

- ◆ Your first interest rate change will occur on your 60th monthly payment due date. Thereafter, your interest rate can change every 12 months. Each date on which your interest rate can change is called a "Change Date".
- ◆ Your interest rate cannot increase more than 2.00% or decrease more than 2.00% at the first Change Date. Thereafter, your interest rate cannot increase or decrease more than 2.00% at each Change Date.
- ◆ Your loan will have a "lifetime rate cap" which is a maximum loan interest rate expressed as a specified number of percentage points above your initial rate. The lifetime rate cap for this program is 5.00% above the initial interest rate. Your loan will have a "lifetime rate floor" which is a minimum loan rate expressed as a specified number of percentage points below your initial interest rate. The lifetime rate floor for this program is 5.50%. Please ask us about our current initial interest rates, lifetime rate caps and floors, and margins for this program.

HOW YOUR PAYMENT CAN CHANGE

- ◆ Your first monthly payment change will be one month after the first interest rate change. Thereafter, your monthly payment can change every 12 months based on changes in the interest rate. The new payment will be an amount, which would be sufficient to repay the loan balance and interest due on your loan in substantially equal payments each month over the remaining loan term.
- ◆ You will be notified in writing at least 30 days prior to the due date of a payment at a new level. This notice will contain information about your interest rate, payment amount and loan balance, and will include the name and telephone number of a person who will answer any question you may have regarding the notice.
- ◆ The periodic payment may increase or decrease substantially depending on changes in the rate. For example, on a \$10,000.00 30 year loan with an initial interest rate of **6.750%** (in effect **January 2010**) and a floor of **5.500%**, the maximum amount that the interest rate can rise under this program is **5 percentage points, to 11.750%**, and the monthly payment can rise from a first-year payment of **\$64.86** to a maximum of **\$96.56** in the **eighth** year. To see what your payments would be, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount. (For example, the monthly payment for a mortgage amount of \$60,000 would be $\$60,000 / \$10,000 = 6$; $6 \times \$64.86 = \389.16 per month).

LATE CHARGE

- ◆ If your monthly payment arrives later than 15 days after it is due you will be obligated to pay a late charge not to exceed 5.00% of the monthly payment.

PREPAYMENT

- ◆ You may prepay this ARM loan in whole or in part without penalty at any time. If you are paying more than your regularly scheduled payment, you must notify us as to how you want the funds applied.

ASSUMPTION

- ◆ Your loan documents contain a provision, which may require full payment of the entire amount of unpaid principal and interest in the event that you sell or transfer your home without the prior written consent of the Note Holder. This is called a "due on sale" clause and it means that your loan is not assumable unless the Note Holder makes a separate written agreement with you and with the person or persons to whom the property is to be sold or transferred (the "transferee") to allow an assumption; if so, as a condition to giving consent to the loan assumption, the Note Holder may require the transferee to: (i) meet certain underwriting requirements (and to provide any information necessary for such determination to be made); (ii) to pay for an appraisal and a credit report, if necessary; (iii) to pay an assumption fee; and (iv) to sign an assumption agreement that is acceptable to the Note Holder. You will continue to be obligated under the Promissory Note and Security Instrument (Mortgage) unless the Note Holder releases you in writing.

THE UNDERSIGNED BORROWER(S) ACKNOWLEDGE(S) RECEIPT OF THIS DISCLOSURE AND THE BOOKLET ENTITLED CONSUMER HANDBOOK ON ADJUSTABLE RATE MORTGAGES AT THE TIME AN APPLICATION FOR THIS LOAN PROGRAM WAS PROVIDED.

BORROWER

DATE

CO-BORROWER

DATE

(5/1 ARM Premium, Rev. 02/04/10)

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"/> VA <input type="checkbox"/> Conventional <input type="checkbox"/> Other (explain): _____ <input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service		Agency Case Number	Lender Case Number

Amount \$	Interest Rate %	No. of Months	Amortization Type: <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): _____ <input 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
Legal Description of Subject Property (attach description if necessary)	Year Built
Purpose of Loan: <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): _____ <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	Property will be: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a + b)
	\$	\$	\$	\$	\$ 0.00

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
	\$	\$		Cost: \$	

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)

III. BORROWER INFORMATION

Borrower	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"/> Unmarried (include single, divorced, widowed)		Dependents (not listed by Co-Borrower)		<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)		Dependents (not listed by Borrower)	
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			

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP)	Former Address (street, city, state, ZIP)
<input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.	<input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.

IV. EMPLOYMENT INFORMATION

Borrower	Co-Borrower		
Name & Address of Employer		Name & Address of Employer	
<input type="checkbox"/> Self Employed		<input type="checkbox"/> Self Employed	
Yrs. on this job		Yrs. on this job	
Yrs. employed in this line of work/profession		Yrs. 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)

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Borrower		IV. EMPLOYMENT INFORMATION (cont'd)		Co-Borrower	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)
		Monthly Income			Monthly Income
		\$			\$
Position/Title/Type of Business		Business Phone (incl. area code)	Position/Title/Type of Business		Business Phone (incl. area code)
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)
		Monthly Income			Monthly Income
		\$			\$
Position/Title/Type of Business		Business Phone (incl. area code)	Position/Title/Type of Business		Business Phone (incl. area code)

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$	\$	\$ 0.00	Rent	\$	
Overtime			0.00	First Mortgage (P&I)		\$
Bonuses			0.00	Other Financing (P&I)		
Commissions			0.00	Hazard Insurance		
Dividends/Interest			0.00	Real Estate Taxes		
Net Rental Income			0.00	Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)			0.00	Homeowner Assn. Dues		
				Other:		
Total	\$ 0.00	\$ 0.00	\$ 0.00	Total	\$ 0.00	\$ 0.00

* 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) does not choose to have it considered for repaying this loan.

B/C	Monthly Amount
	\$

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

Completed Jointly Not Jointly

ASSETS	Cash or Market Value	Liabilities and Pledged Assets. List the creditor's name, address, and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities, which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.		
Description				
Cash deposit toward purchase held by:	\$			
<i>List checking and savings accounts below</i>		LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$	Acct. no.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$	Acct. no.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$	Acct. no.		

VI. ASSETS AND LIABILITIES (cont'd)

Name and address of Bank, S&L, or Credit Union		Name and address of Company		\$ Payment/Months	\$
Acct. no.	\$	Acct. no.			
Stocks & Bonds (Company name/ number & description)		Name and address of Company		\$ Payment/Months	\$
		Acct. no.			
Life insurance net cash value		Name and address of Company		\$ Payment/Months	\$
Face amount: \$					
Subtotal Liquid Assets					
	\$ 0.00				
Real estate owned (enter market value from schedule of real estate owned)					
Vested interest in retirement fund					
Net worth of business(es) owned (attach financial statement)					
		Acct. no.			
Automobiles owned (make and year)		Alimony/Child Support/Separate Maintenance Payments Owed to:		\$	
Other Assets (itemize)		Job-Related Expense (child care, union dues, etc.)		\$	
		Total Monthly Payments		\$	
Total Assets a.		Net Worth (a minus b)		\$ 0.00	Total Liabilities b.
	\$ 0.00		\$ 0.00		\$ 0.00

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 Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
	Totals	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$

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?</p> <p>(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>Borrower</p> <p>Yes No</p>		<p>Co-Borrower</p> <p>Yes No</p>	
b. Alterations, improvements, repairs			<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
c. Land (if acquired separately)			<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
d. Refinance (incl. debts to be paid off)			<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
e. Estimated prepaid items			<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
f. Estimated closing costs			<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
g. PMI, MIP, Funding Fee			<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
h. Discount (if Borrower will pay)						
i. Total costs (add items a through h)	0.00					

VII. DETAILS OF TRANSACTION

VIII. DECLARATIONS

		If you answer "Yes" to any question a through i, please use continuation sheet for explanation.	Borrower		Co-Borrower	
			Yes	No	Yes	No
j.	Subordinate financing					
k.	Borrower's closing costs paid by Seller	f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?	<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"/>
l.	Other Credits (explain)	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"/>
m.	Loan amount (exclude PMI, MIP, Funding Fee financed)	-----				
n.	PMI, MIP, Funding Fee financed	j. Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		k. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
o.	Loan amount (add m & n)	l. Do you intend to occupy the property as your primary residence?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	0.00	If Yes," complete question m below.				
p.	Cash from/to Borrower (subtract j, k, l & o from i)	m. Have you had an ownership interest in a property in the last three years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		(1) What type of property did you own—principal residence (PR), second home (SH), or investment property (IP)? _____				
		(2) How did you hold title to the home— by yourself (S), jointly with your spouse (SP), or jointly with another person (O)? _____				

IX. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees 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 this 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 retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in the 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 Lender 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 transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile 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.

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

X. 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 not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. 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.)

BORROWER	I do not wish to furnish this information	CO-BORROWER	I do not wish to furnish this information
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino		Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	
Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White		Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White	
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male		Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	

To be Completed by Loan Originator:

This information was provided:

In a face-to-face interview
 In a telephone interview
 By the applicant and submitted by fax or mail
 By the applicant and submitted via e-mail or the Internet

Loan Originator's Signature X	Date
Loan Originator's Name (print or type)	Loan Originator Identifier
Loan Origination Company's Name First Community Bank of Southwest Florida	Loan Origination Company Identifier (239) 939-4100
	Loan Origination Company's Address 1565 Red Cedar Drive, Fort Myers, FL 33907

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

CERTIFICATION AND AUTHORIZATION

Applicant: _____ **Lender:** **First Community Bank of Southwest Florida**
1565 Red Cedar Drive
Fort Myers, Florida 33907-7686
(239) 939-4100

CERTIFICATION

To First Community Bank of Southwest Florida ("Lender"):

1. Applicant (and co-applicant if applicable), _____ has applied for a loan from Lender. In applying for the loan, Applicant provided to Lender various information about Applicant and the requested loan, such as the amount and source of any downpayment, income information, and assets and liabilities. Applicant certifies that all of the information is true and complete. Applicant made no misrepresentations to Lender, nor did Applicant omit any important information.
2. Applicant understands and agrees that Lender may verify any information provided to Lender concerning Applicant's application, including, but without limitation, verifications from financial institutions of the information provided.
3. Applicant fully understands that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this loan, as applicable under the provisions of Title 18, United States Code, Section 1014.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. Applicant has applied for a loan from First Community Bank of Southwest Florida ("Lender"). As part of the application process, Lender, any insurer of the loan and any collateral title insurer may verify information Applicant provided to Lender either before or after the loan is closed.
2. Applicant authorizes you to provide to Lender, to any investor to whom Lender may sell Applicant's loan, and to any insurer of the loan any and all information and documentation that they may request. Such information may include, but is not limited to, income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. Lender, any investor that purchases the loan, and any insurer of the loan may address and send this authorization to any person or company named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to First Community Bank of Southwest Florida, to any investor that purchases the loan, and to any insurer of the loan is appreciated.

AUTHORIZATION TO FILE FINANCING STATEMENT

Applicant hereby authorizes Lender to file the appropriate Financing Statements for the following collateral prior to executing a security agreement, pledge, or control agreement: _____

APPLICANT:

 X _____ X _____
Applicant Date Co-Applicant Date



FIRST
COMMUNITY
BANK
OF SOUTHWEST FLORIDA

USA PATRIOT ACT

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT-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.