



CUSTOMER APPLICATION CHECKLIST
(Consumer Loans)

Please complete and return the items indicated below.

All Loans:

- ___ Complete the *Consumer Loan Application* in its entirety and return it to us. Remember to sign and date the application. Complete the names, addresses, and loan numbers of other creditors, including creditors to be paid off with the proceeds of this loan.

- ___ **Full Time Hourly/Salary Income:** Copies of at least 30 days of recent pay stubs for each applicant and previous **two** year's W-2's

- ___ **Part Time Hourly/Salary Income:** Copies of at least 30 days of recent pay stubs for each applicant and previous **two** year's W-2's

- ___ **Retirement/Social Security Income:** Benefit award letter, two years 1099's and most recent quarterly retirement statement with all attached pages

- ___ **Self-Employment/Rental Income:**
 - ___ Two years personal tax returns with all attached schedules
 - ___ Two years business tax returns with all attached schedules and K1's (if applicable)
 - ___ Signed year-to-date profit and loss statement for most recent month end
 - ___ Most recent two months business account(s) statements
 - ___ Current signed lease agreement for all rental properties

Additional Documentation for Vehicle Loans:

- ___ Name, address and loan number of existing lienholder (if that lienholder will be paid off with the proceeds of this loan)

- ___ Name, address and telephone number of insurance agent

- ___ Purchase contract (if vehicle is being purchased)

- ___ Existing title (if applying for a refinance)

Unexpired picture identification is required for **ALL** parties at loan closing. Please remember to bring this documentation to the loan closing.

Thank you for requesting loan information from Capitol Federal Bank. We look forward to the opportunity to assist with your financing needs. Please feel free to [Contact Us](#) with any questions you may have.

Other Applicant Information (continued)				
Current Employer	Occupation	Hire Date	Monthly Gross Income \$	Office Phone / Ext
Previous Employer (if current less than 2 years)	Occupation	Hire Date	Monthly Gross Income \$	Office Phone / Ext
Notice: Income from alimony, child support, or separate maintenance payments need not be revealed if you do not choose to have it considered				
Other Income Source 1	Monthly Income \$	Other Income Source 2	Monthly Income \$	
Housing Expense <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> N/A	Landlord/Mortgage Co. Name	Payment/Rent/Expenses \$	Balance \$	Do you pay Association or Condo Fees? <input type="checkbox"/> Yes <input type="checkbox"/> No Amount \$
Immigration Status: Are you a: <input type="checkbox"/> US Citizen <input type="checkbox"/> Permanent Resident Alien <input type="checkbox"/> Non-Permanent Resident Alien				
Alimony, Child Support, Separate Maintenance Payments: You are not required to disclose income from alimony, child support, or separate maintenance payments. However, if you are relying on income from alimony, child support, or separate maintenance payments as a basis for repayment of this obligation, please complete the information below:				
Alimony per Month \$	Child Support per Month \$	Separate Maintenance Payment per Month \$		

CURRENT ASSETS			
Please attach additional sheet(s) if more space is required for the Current Assets section.			
ACCOUNT TYPE	FINANCIAL INSTITUTION	ACCOUNT NUMBER	MARKET VALUE
TOTAL ASSETS			

OUTSTANDING DEBTS						
The following are all of the loans or debts you presently owe, including charge accounts, installment contracts, credit cards, rents, mortgages, alimony, child support, and separate maintenance payments you are obligated to make. Please attach additional sheet(s) if more space is required. Use the first column (Applicant Code) to indicate whether the debt is the responsibility of the Applicant (A), Co-Applicant (C), or Joint Applicants (J).						
APPLICANT CODE	NAME OF CREDITOR	ACCOUNT NUMBER	ORIGINAL AMOUNT	CURRENT BALANCE	MONTHLY PAYMENTS	Check box if to be paid from proceeds
						<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"/>
	TOTAL DEBTS					

Additional Questions/Information (please answer the following questions)		
How did you hear about this loan program?		
During the next six months do you or any co-applicant expect a change in your: <input type="checkbox"/> Employer <input type="checkbox"/> Residence <input type="checkbox"/> Financial situation		
Are you a guarantor or co-maker of any leases, contracts, or debts?	Applicant <input type="checkbox"/> Yes <input type="checkbox"/> No	Co-Applicant <input type="checkbox"/> Yes <input type="checkbox"/> No
Are you currently a party in a lawsuit or other legal action?	Applicant <input type="checkbox"/> Yes <input type="checkbox"/> No	Co-Applicant <input type="checkbox"/> Yes <input type="checkbox"/> No
Have you been declared bankrupt in the last 10 years?	Applicant <input type="checkbox"/> Yes <input type="checkbox"/> No	Co-Applicant <input type="checkbox"/> Yes <input type="checkbox"/> No

SIGNATURES – Please Read and Sign Below			
<p>(If joint application, read singular pronouns in the plural.) I warrant the truth of the information contained in this application and that all statements made in this application are made for the purpose of obtaining the loan applied for. I warrant that the financial obligations I disclosed in this application and in support of this application are complete and that I have no other outstanding financial obligations of any kind, including any guarantor or cosigner liability. Lender, its agents, successors, and assigns, will rely on the information contained in this application, and I have a continuing obligation to amend and supplement the information provided in this application if any of the material facts I represented should change before closing. If I have left any spaces in this application blank, Lender, its agents, successors, and assigns, may assume the information requested is adverse. I authorize Lender, its agents, successors, assigns, and employees, to investigate and verify all information I provided to Lender, its agents, successors, and assigns. I understand that it is my sole and exclusive responsibility to determine all the tax effects of the loan and acknowledge that Lender, its agents, successors, and assigns, have not provided any tax advice to me. Lender, its agents, successors, and assigns, can give information about my loan to credit reporting agencies and others who may properly receive that information. If Lender approves this application and Lender, its agents, successors, and assigns, are required to report the amount of interest paid on the loan to the Internal Revenue Service, I understand that Lender, its agents, successors, and assigns, will report using the Social Security Number (tax identification number) shown above. I understand that if the Social Security Number is incorrect, that I may be subject to Internal Revenue Service penalties. I understand Lender, its agents, successors, and assigns, will keep this application whether or not my credit request is approved.</p> <p>Certification: I certify that the information provided in this application is true and correct as of the date set forth opposite my signature on this application and acknowledge my understanding that any intentional or negligent misrepresentations of the information contained in this application may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., and liability for monetary damages to the Lender, its agents, successors, assigns, insurers, and any other person who may suffer any loss due to reliance upon any misrepresentation I made in this application or in any other manner.</p>			
X		X	
Applicant	Date	Co-Applicant / Co-Signer	Date

BORROWER'S CERTIFICATION AND AUTHORIZATION

CERTIFICATION

The undersigned certify the following:

1. I/We have applied for a loan from Capitol Federal® ("Lender"). In applying for the loan, I/we completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/we omit any pertinent information.
2. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this loan, as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

AUTHORIZATION AND RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied for a loan from Capitol Federal ("Lender"). As part of the application process, the Lender and the guaranty insurer (if any), may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to the Lender, and to any investor to whom the Lender may sell my loan, and to the guaranty insurer (if any), any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. The Lender or any investor that purchases the loan, or the guaranty insurer (if any), may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to the Lender, the investor that purchased the loan, or the guaranty insurer (if any) is appreciated.

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective borrower under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not, your application for approval as a prospective borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et seq. (if HUD/FHA).

Borrower

DATE

Co-Borrower

DATE