

ST. CLOUD MORTGAGE, INC.	PERSONAL PROFILE
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Please fill in all spaces. If an item is not applicable, please indicate as such. You may include relevant information on a separate exhibit. SIGN / DATE where indicated.

PERSONAL INFORMATION

STATE NAME IN FULL (NO INITIALS) FIRST	MIDDLE (NO INITIALS)	LAST NAME (NO INITIALS)
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(LIST ALL FORMER NAMES USED INCLUDING MAIDEN NAME AND DATE CHANGED)			
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FIRST (NO INITIALS)	MIDDLE (NO INITIALS)	LAST (NO INITIALS)	DATE NAME CHANGED
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DATE OF BIRTH (MONTH, DAY, YEAR)	PLACE OF BIRTH (CITY & STATE OR FOREIGN COUNTRY)	SOCIAL SECURITY NUMBER
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RESIDENCE TELEPHONE ()	BUSINESS TELEPHONE ()
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RESIDENCE ADDRESS (NO P.O. BOX)

FROM	TO PRESENT DATE
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PREVIOUS ADDRESS

FROM	TO
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SPOUSE'S NAME (NO INITIALS)	SOCIAL SECURITY NUMBER
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ARE YOU EMPLOYED BY THE U.S. GOVERNMENT? [] YES [] NO	AGENCY / POSITION
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ARE YOU A U.S. CITIZEN? [] YES [] NO	IF NO, GIVE ALIEN REGISTRATION NUMBER AND COPY OF FRONT AND BACK OF CARD
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PERSONAL DECLARATIONS

Please answer the following questions. For each "yes" answer attach a separate signed exhibit providing a detailed explanation.

1. Are you involved in any claim or lawsuit? -----[] Yes [] No
2. Are any federal, state, or local taxes delinquent? -----[] Yes [] No
3. Are any liable under any contingency agreements? -----[] Yes [] No
4. Have you ever been involved in bankruptcy or insolvency proceedings? -----[] Yes [] No
5. Do you have any outstanding judgments? -----[] Yes [] No
6. Have you ever had any property foreclosed upon or given title or deed in lieu of foreclosure? -----[] Yes [] No
7. Have you ever requested government financing before? (SBA, FHA, VA, Student Loans, etc.) -----[] Yes [] No
8. Is this loan request under consideration at any other financial institution at this time? -----[] Yes [] No
9. Have you ever been charged with or arrested for any criminal offense other than a minor motor vehicle violation? -----[] Yes [] No
10. Are you presently under indictment, parole or probation? -----[] Yes [] No
11. Are any delinquent for child support payments? -----[] Yes [] No

CERTIFICATION AND SIGNATURE

The undersigned certifies that all statements in this Application and on each document required to be submitted in connection herewith, including federal income tax returns, are true, correct and compete. The undersigned authorizes St. Cloud Mortgage, Inc. ("Lender") to make such inquires and gather such information as the Lender deems Necessary and reasonable concerning any information provided to the Lender on this Application or on any such required document, including inquires to the Internal Revenue Services, and any local Credit Bureau Reporting Agencies. The undersigned further agrees to notify Lender promptly of any material change in any such information.

By (Authorized Signature)	Title	Date
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BUSINESS AFFILIATIONS**List all businesses which are totally or partially owned by you or your spouse.**

COMPLETE LEGAL BUSINESS NAME	% OWNED	NUMBER OF EMPLOYEES	TYPE OF BUSINESS

EDUCATION

COLLEGE / TECHNICAL TRAINING - NAME - LOCATION	DATES ATTENDED (MM/YY) - (MM/YY) FROM - TO	MAJOR	DEGREE / CERTIFICATION
	-		
	-		
	-		

MILITARY SERVICE BACKGROUND

BRANCH OF SERVICE	DATES OF SERVICE (MM/YY)	
	FROM	TO

WORK EXPERIENCE (Start with present employer and provide all work history back to age 18)

COMPANY NAME		LOCATION	
FROM (MM/YY)	TO (MM/YY)	TITLE	
DUTIES			
COMPANY NAME		LOCATION	
FROM (MM/YY)	TO (MM/YY)	TITLE	
DUTIES			
COMPANY NAME		LOCATION	
FROM (MM/YY)	TO (MM/YY)	TITLE	
DUTIES			
COMPANY NAME		LOCATION	
FROM (MM/YY)	TO (MM/YY)	TITLE	
DUTIES			
COMPANY NAME		LOCATION	
FROM (MM/YY)	TO (MM/YY)	TITLE	
DUTIES			