

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 will not be used as a basis for loan qualification, but his or her liabilities must be considered because the 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.

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for: <input type="checkbox"/> V.A. <input type="checkbox"/> Conventional <input type="checkbox"/> Other:	Agency Case Number	Lender Case Number
<input type="checkbox"/> FHA <input type="checkbox"/> FmHA		
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):	Property will be:
<input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	<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) \$
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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:
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)		<input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)

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	Social Security Number
Home Phone (incl. area code)	Home Phone (incl. area code)
Age	Age
Yrs. School	Yrs. School
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated
Dependents (not listed by Co-Borrower) no. ages	Dependents (not listed by Borrower) 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.

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.
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

Borrower	Co-Borrower
Name and Address of Employer <input type="checkbox"/> Self Employed	Name and Address of Employer <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	Position/Title/Type of Business
Business Phone (incl. area code)	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:

Name and Address of Employer <input type="checkbox"/> Self Employed	Name and Address of Employer <input type="checkbox"/> Self Employed
Dates(from-to)	Dates(from-to)
Monthly Income \$	Monthly Income \$
Position/Title/Type of Business	Position/Title/Type of Business
Business Phone (incl. area code)	Business Phone (incl. area code)
Name and Address of Employer <input type="checkbox"/> Self Employed	Name and Address of Employer <input type="checkbox"/> Self Employed
Dates(from-to)	Dates(from-to)
Monthly Income \$	Monthly Income \$
Position/Title/Type of Business	Position/Title/Type of Business
Business Phone (incl. area code)	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*	\$	\$	\$	Rent	\$	\$
Overtime				First Mortgage (P&I)		
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
				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) 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 spouse, this Statement and supporting schedules must be completed about that spouse also.

Completed Jointly Not Jointly

ASSETS		Cash or Market Value	LIABILITIES	
Description			Name and address of Company	Monthly Payt. & Mos. Left to Pay
Cash deposit toward purchase held by:	\$			\$
List checking and savings accounts below				
Name and address of Bank, S&L, or Credit Union				
Acct. no.	\$			
Name and address of Bank, S&L, or Credit Union				
Acct. no.	\$			
Name and address of Bank, S&L, or Credit Union				
Acct. no.	\$			
Name and address of Bank, S&L, or Credit Union				
Acct. no.	\$			
Name and address of Bank, S&L, or Credit Union				
Acct. no.	\$			
Stocks & Bonds (Company name/ number & description)	\$			
Life insurance net cash value				
Face amount: \$	\$			
Subtotal Liquid Assets	\$			
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)	\$			
Automobiles owned (make and year)	\$			
Other Assets (itemize)	\$			
			Alimony/Child Support/Separate Maintenance Payments Owed to:	\$
			Job Related Expense (child care, union dues, etc.)	\$
			Total Monthly Payments	\$
Total Assets a.	\$		Net Worth (a-b)	\$
			Total Liabilities b.	\$

VI.ASSETSANDLIABILITIES(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 Mortgages & 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.DETAILSOFTTRANSACTION

VIII. DECLARATIONS

	Borrower	Co-Borrower				
			Yes	No	Yes	No
a. Purchase price						
b. Alterations, improvements, repairs						
c. Land (if acquired separately)						
d. Refinance (incl. debts to be paid off)						
e. Estimated prepaid items						
f. Estimated closing costs						
g. PMI, MIP, Funding Fee						
h. Discount (if Borrower will pay)						
i. Total costs (add items a through h)						
j. Subordinate financing						
k. Borrower's closing costs paid by Seller						
l. Other Credits(explain)						
m. Loan amount (exclude PMI, MIP, Funding Fee financed)						
n. PMI, MIP, Funding Fee financed						
o. Loan amount (add m & n)						
p. Cash from/to Borrower (subtract j, k, l & o from i)						

If you answer "yes" to any questions a through i, please use continuation sheet for explanation.

a. Are there any outstanding judgments against you? Yes No

b. Have you been declared bankrupt within the past 7 years? Yes No

c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? Yes No

d. Are you a party to a lawsuit? Yes No

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.) Yes No

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. Yes No

g. Are you obligated to pay alimony, child support, or separate maintenance? Yes No

h. Is any part of the down payment borrowed? Yes No

i. Are you a co-maker or endorser on a note? Yes No

j. Are you a U. S. citizen? Yes No

k. Are you a permanent resident alien? Yes No

l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below. Yes No

m. Have you had an ownership interest in a property in the last three years? Yes No

(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-solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)? _____

IX.ACKNOWLEDGMENTANDAGREEMENT

The undersigned specifically acknowledge(s) and agree(s) 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 as indicated above; (5) verification or reverification of any information contained in the application may be made at any time by the Lender, 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 the Lender, even if the loan is not approved; (6) the Lender, its agents, successors and assigns will rely on the information contained in the application and I/we have a continuing obligation to amend and/or supplement the information provided in this application if any of the material facts which I/we have represented herein should change prior to closing; (7) in the event my/our payments on the loan indicated in this application become delinquent, the Lender, its agents, successors and assigns, may, in addition to all their other rights and remedies, report my/our name(s) and account information to a credit reporting agency; (8) ownership of the loan may be transferred to successor or assign of the Lender without notice to me and/or the administration of the loan account may be transferred to an agent, successor or assign of the Lender with prior notice to me; (9) the Lender, 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/We certify that the information provided in this application is true and correct as of the date set forth opposite my/our signature(s) on this application and acknowledge my/our understanding that any intentional or negligent misrepresentation(s) 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 and assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation which I/we have made on this application.

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

X.INFORMATIONFORGOVERNMENTMONITORINGPURPOSES

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 the above information, please check the box below. (Lender must review the above material to assure that the disclosure satisfy all requirements to which the Lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER	CO-BORROWER
<input type="checkbox"/> I do not wish to furnish this information	<input type="checkbox"/> I do not wish to furnish this information
Race/National Origin:	Race/National Origin:
<input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian or Pacific Islander	<input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian or Pacific Islander
<input type="checkbox"/> Black,not of Hispanic origin <input type="checkbox"/> Hispanic <input type="checkbox"/> White,not of Hispanic origin	<input type="checkbox"/> Black,not of Hispanic origin <input type="checkbox"/> Hispanic <input type="checkbox"/> White,not of Hispanic origin
<input type="checkbox"/> Other (specify) _____	<input type="checkbox"/> Other (specify) _____
Sex:	Sex:
<input type="checkbox"/> Female <input type="checkbox"/> Male	<input type="checkbox"/> Female <input type="checkbox"/> Male
To be Completed by Interviewer	Name and Address Interviewer's Employer
Interviewer's Name (print or type)	
This application was taken by:	
<input type="checkbox"/> face-to-face interview	Interviewer's Signature
<input type="checkbox"/> by mail	Date
<input type="checkbox"/> by telephone	Interviewer's Phone Number (incl. area code)

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

CREDIT AUTHORIZATION/EMPLOYMENT & DEPOSIT VERIFICATION

1. To all consumer reporting agencies and all creditors and depositories of the undersigned: Please be advised that the undersigned, and each of them, has made application to Celtic Bank Corporation, requesting an extension of credit to the undersigned. Therefore, the undersigned and each of them, hereby authorizes you to provide a credit report and/or a disclosure to lender or agent or employee thereof, of the undersigned's indebtedness or to third parties.
2. In addition, the undersigned, and each of them, hereby authorizes lender to disclose to any third party, or agent or employee thereof, information regarding the deposit or credit experiences with any of the undersigned.
3. To all past and present employers of the undersigned: The undersigned, and each of them, hereby authorizes you to provide past or present employment verifications.
4. 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.

Signature of Borrower

Date

Borrowers Social Security Number

Signature of Co-Borrower

Date

Co-Borrowers Social Security Number

DISCLOSURE STATEMENT – SERVICING TRANSFER

***NOTICE TO MORTGAGE LOAN APPLICANTS
THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS
MAY BE TRANSFERRED. FEDERAL LAW GIVES YOU CERTAIN
RELATED RIGHTS. READ THIS STATEMENT AND SIGN IT ONLY
IF YOU UNDERSTAND ITS CONTENTS.***

Because you are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2061 et seq.), you have certain rights under the Federal Law. This statement tells you about those rights. It also tells you what the chances are that the servicing for this loan may be transferred to a different loan servicer. “Servicing” refers to collecting your principal, interest and escrow account payments. If your loan servicer changes, there are certain procedures that must be followed. This statement generally explains those procedures.

Transfer Practices and Requirements

If the servicing of your loan is assigned, sold, or transferred to a new servicer, you must be given written notice of that transfer. The present loan servicer must send you notice in writing of the assignment, sale, or transfer of the servicing not less than fifteen (15) days before the date of the transfer. The new loan servicer must also send you notice within fifteen (15) days after the date of the transfer. The present servicer and the new servicer may combine this information in one notice, so long as the notice is sent to you fifteen (15) days before the effective date of transfer. The fifteen (15) day period is not applicable if a notice of prospective transfer is provided to you at settlement. The law allows a delay in time (not more than thirty (30) days after a transfer) for services to notify you under certain limited circumstances, when your servicer is changed abruptly. This exception applies only if your servicer is fired for cause, is in bankruptcy proceedings, or is involved in a conservatorship or receivership initiated by a Federal agency.

Notices must contain certain information. They must contain the effective date of the transfer of the servicing of your loan to the new servicer, the name, address, and toll-free or collect call telephone numbers of the new servicer, and the toll-free or collect call telephone numbers of a person or department for both your present servicer and your new servicer to answer your questions about the transfer of servicing. During the sixty (60) day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed upon you.

Complaint Resolution

Section 6 of RESPA (12U.S.C. 2605) gives you certain consumer rights, whether or not your loan servicing is transferred. If you send a “qualified written request” to your loan servicer concerning the servicing of your loan, your servicer must provide you with a written acknowledgement within twenty (20) Business Days of receipt of your request. A “qualified written request” is a written correspondence, other than notice on a payment coupon or other payment medium supplied by your servicer, which includes your name and account number, and your reasons for the request. No later than sixty (60) Business Days after receiving your request, your servicer must make any appropriate corrections to your account, and must provide you with a written clarification regarding any dispute. During this sixty (60) Business Day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. (A Business Day is any day, excluding public holidays (State or Federal), and Saturday and Sunday.

Damages and Costs

Section 6 of RESPA also provides damages and costs for individuals or classes of individuals in circumstances where services are shown to have violated the requirements of that Section.

Servicing Transfer Estimates by Original Lender

1. The following is the best estimate of what will happen to the servicing of your mortgage loan.

We may assign, sell or transfer the servicing of your loan sometime while the loan is outstanding.

OR

We do not service mortgage loans, and we presently intend to assign, sell or transfer the servicing of your mortgage loan. You will be informed about your service.

2. For all the mortgage loans that we make in the twelve (12) month period after your mortgage is funded, we estimate that the percentage of mortgage loans, which will have transfer servicing, is between twenty six (26) to fifty (50) percent. (This estimate does include assignments, sales or transfers to affiliates or subsidiaries.) This is only our best estimate and is not binding. Business conditions or other circumstances may affect our future transferring decisions.
3. This is our record of transferring the servicing of the loans we have made in the past.

“We have previously assigned, sold or transferred the servicing of first lien mortgage loans”

(This information does include assignments, sales or transfers to affiliates or subsidiaries)

Celtic Bank Corporation

By: _____

I/We have read this disclosure form, and understand its contents, as evidenced by me/our signatures(s).

I/We understand that this acknowledgement is a required part of the mortgage loan application.

Applicant

Date

Applicant

Date

ECOA NOTICE TO LOAN APPLICANT(S)

You are required to read this statement concerning the Equal Credit Opportunity Act of 1975 (ECOA) as amended, before our loan interviewer may commence taking your application. The reason for this is to enable Celtic Bank Corporation to comply with this law in a manner, which provides our customers with the best possible service. At the bottom of this notice you will be asked to sign and acknowledge that you have read it and are aware of your rights under this law. If you refuse to sign, the interviewer cannot proceed with the application.

1. It is the policy of Celtic Bank Corporation to comply with all applicable laws and regulations. Since you are about to request, in writing that we extend mortgage credit to you based on the information you are about to give, we want you to be aware of your rights under the Equal Credit Opportunity Act of 1975, as amended.
2. The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the bases of race, color, religion, national origin, sex, marital status, age (providing the applicant has the capacity to enter into a binding contract); because all or part of the applicants income derives from any public assistance program; or, because the applicant has in good faith exercised any right under the Consumer Credit Protection Act.
3. The Federal agency that administers compliance with this law concerning our company is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580. (202) 724-1140.
4. Under this law there are only three (3) classes of marital status, and they are
 1. Unmarried, which includes anything, which is not the remaining two (2) choices.
 2. Married.
 3. Separated.We are not concerned with any other category.
5. If you are under legal obligation to anyone to pay alimony, child support, or separate maintenance, we are required to document the amount of any such obligation, and its duration, by requesting written evidence.
6. If you wish to claim as income the receipt of any income from sources other than your normal employment, you may do so. If such income is claimed and is to be evaluated in determining your eligibility for the requested credit, we will require written evidence of this income.
7. Solely for the purposes of monitoring our compliance with this law you will be asked for information on your race, national origin, sex, age or marital status. Your participation is voluntary and you need not answer if you do not care to.
8. When we have a completely documented application file, we will render our decision. If it should become unfortunately necessary to make an adverse decision, you are entitled to be informed, in writing, of such decision within thirty (30) days of the decision.

I acknowledge that I have read the above statement/notice and am aware of Celtic Bank Corporation's policies concerning the above-mentioned portion of the Equal Credit Opportunity Act.

Date Applicant

Date Applicant

MORTGAGE LOAN ORIGINATION AGREEMENT

You, the applicant(s), agree to enter into this Mortgage Loan Origination Agreement with Celtic Bank Corporation as an independent contractor to apply for a residential mortgage loan from a participating lender with whom we from time to time contract upon such terms and conditions as you may request or a lender may require. You inquired into mortgage financing with Celtic Bank Corporation on _____.

We are licensed as a "Mortgage Broker" under Utah law.

SECTION 1. NATURE OF RELATIONSHIP. In connection with this mortgage loan:

- ** We are acting as an independent contractor and not as your agent.
- ** We will enter into separate independent contractor agreements with various lenders.
- ** While we seek to assist you in meeting our financial needs, we do not distribute the products of all lenders or investors in the market and cannot guarantee the lowest price of best terms available in the market.

SECTION 2. OUR COMPENSATION. The lenders whose loan products we distribute generally provide their loan products to us as a wholesale rate.

- ** The retail price we offer you – your interest rate, total points and fees – will include our compensation.
- ** In some cases, we may be paid all of our compensation by either you or the lender.
- ** Alternatively, we may be paid a portion of our compensation by both you and the lender. For example, in some cases, if you would rather pay a lower interest rate, you may pay higher up-front points and fees.
- ** Also, in some cases, if you would rather pay less up front, you may be able to pay some or all of our compensation indirectly through a higher interest rate, in which case we will be paid directly by the lender.

We also may be paid by the lender based on (i) the value of the mortgage loan or related servicing rights in the marketplace or (ii) other services, goods or facilities performed or provided by us to the lender.

I/We have read this Agreement and understand its contents, as evidenced by my/our signature(s) below.

MORTGAGE LOAN ORIGINATOR

APPLICANT(S)

By: _____

By: _____

Date: _____

Name: _____

By: _____

Name: _____

NOTICE—PRIVACY POLICY

This notice is for your information. No response is required.

Celtic Bank Corporation (“Celtic Bank”) appreciates the trust and confidence you place in us as you disclose your financial information. As a holder of that trust, we recognize our obligation to guard all nonpublic information (“Information”) provided to us. We are committed to honoring that confidence and trust that you have placed in us. This notice describes our privacy policy and describes how we treat the Information we receive about you.

Collection of Nonpublic Personal Information

Celtic Bank collects nonpublic personal information about you from some or all of the following sources:

- Information we receive from you on your application and documents you provide to us;
- Information about your transactions with us;
- Information about you from credit reporting agencies and public records;
- Information we obtain from others during the process of verification of employment, depository, and credit histories.

Disclosure of All Customer’s Nonpublic Personal Information

Celtic Bank does not disclose our current or former customers’ nonpublic personal information to either affiliated or nonaffiliated third parties, except as permitted by law.

Celtic Bank may disclose all of the information we collect as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

Security to Protect the Confidentiality of Nonpublic Personal Information

Celtic Bank has procedures in place to prevent unauthorized access to your nonpublic personal information. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal and state regulations to guard your nonpublic personal information.

If you have further questions about our Privacy Policy, please feel free to call us at

(801) 363-6500