

## APPLICATION FOR CLOSED END CREDIT

( ) Applying for individual credit in own name and are relying on own income or assets and not the income or assets of another person as the basis for repayment of the credit requested.

Check  
Appropriate  
Box

( ) Applying for joint credit, please initial here \_\_\_\_\_ & \_\_\_\_\_  
Applicant Co-Applicant

( ) Secured ( ) Applying for individual credit, but relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested.

( ) Unsecured ( ) Applying for a residential mortgage loan.

I hereby apply for a loan of \$ \_\_\_\_\_

Proceeds of this loan to be used \_\_\_\_\_

For this loan, I offer the following security \_\_\_\_\_ Value: \_\_\_\_\_

How will this loan be repaid? \_\_\_\_\_ Amount of existing life ins. \_\_\_\_\_

### APPLICANT

Name \_\_\_\_\_ Birth Date \_\_\_\_\_ Social Security No. \_\_\_\_\_

Address \_\_\_\_\_ Ph. # \_\_\_\_\_ Cell Ph. # \_\_\_\_\_ No. of Dependents \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ How Long \_\_\_\_\_

Employer \_\_\_\_\_ Ph. # \_\_\_\_\_ Address \_\_\_\_\_

Position \_\_\_\_\_ Salary \_\_\_\_\_ Per \_\_\_\_\_ How Long \_\_\_\_\_

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Other Income \_\_\_\_\_ Per \_\_\_\_\_ Source \_\_\_\_\_

Driver's License# or State ID# \_\_\_\_\_ State \_\_\_\_\_ Date Issued \_\_\_\_\_ Expiration Date \_\_\_\_\_

### JOINT APPLICANT OR OTHER PARTY

Name \_\_\_\_\_ Birth Date \_\_\_\_\_ Social Security No. \_\_\_\_\_

Address \_\_\_\_\_ Ph. # \_\_\_\_\_ Cell Ph. # \_\_\_\_\_ No. of Dependents \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ How Long \_\_\_\_\_

Employer \_\_\_\_\_ Ph. # \_\_\_\_\_ Address \_\_\_\_\_

Position \_\_\_\_\_ Salary \_\_\_\_\_ Per \_\_\_\_\_ How Long \_\_\_\_\_

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Other Income \_\_\_\_\_ Per \_\_\_\_\_ Source \_\_\_\_\_

Driver's License # or State ID # \_\_\_\_\_ State \_\_\_\_\_ Date Issued \_\_\_\_\_ Expiration Date \_\_\_\_\_

### THESE QUESTIONS APPLY TO BOTH BORROWER AND CO-BORROWER

Are there any outstanding judgments against you? _____		Borrower Yes or No		Co-Borrower Yes or No
Have you been declared bankrupt within the past 7 years? _____	Are you a co-maker or endorser on a note? _____			
Have you had property foreclosed upon or given title Or deed in lieu thereof in the last 7 years? _____	Are you a U.S. citizen? _____			
Are you obligated to pay alimony, child support, or Separate maintenance? _____	Explain Other Financing or Other Equity (if any) _____			
Is any part of the down payment borrowed? _____				

### TO BE COMPLETED ONLY FOR REAL ESTATE LOANS

BORROWER: Married \_\_\_\_\_ Separated \_\_\_\_\_ Unmarried \_\_\_\_\_

CO-BORROWER: Married \_\_\_\_\_ Separated \_\_\_\_\_ Unmarried \_\_\_\_\_

Present Owners: \_\_\_\_\_

Property Street Address: \_\_\_\_\_

City \_\_\_\_\_ County \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

### INSURANCE DISCLOSURE

In connection with your credit application, The Bank advises you of the following: 1) The Bank may not condition the extension of credit you are applying for on whether you purchase an insurance product from the bank or the bank's affiliate. 2) The Bank, may not condition the extension of credit you are applying for on your agreement not to obtain, or a prohibition on your obtaining, an insurance product from an entity not affiliated with the bank. Insurance products: 1) are not a deposit or obligation of, or guaranteed by the bank or any affiliate of the bank; 2) are not insured by the Federal Deposit Insurance Corporation (FDIC) or any other agency of the United States, the bank, or any affiliate bank.

By signing this application you acknowledge these disclosures. \_\_\_\_\_

## FINANCIAL STATEMENT

Mo. Payment

Balance

### ASSETS

Value

Cash .....	\$
Savings .....	\$
CD's .....	\$
Stocks/Bonds .....	\$
	\$
IRA/KEOGH .....	\$
Automobile - Trucks .....	\$
	\$
	\$
	\$
Real Estate .....	\$
	\$
	\$
	\$
	\$
	\$
Machinery/Equipment .....	\$
	\$
Misc. ....	\$
	\$
	\$
	\$
	\$
Total .....	\$

### LIABILITIES

Real Estate Mortgages .....	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
Automobile .....	\$	\$
	\$	\$
	\$	\$
	\$	\$
Credit Card .....	\$	\$
	\$	\$
	\$	\$
	\$	\$
Unpaid Tax .....	\$	\$
Child Support .....	\$	\$
Misc. ....	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
Total Liabilities .....	\$	\$
Net Worth .....	\$	\$
Total .....	\$	\$

By signing below, each applicant declares that the information provided above and on page 1 of this application is accurate to the best of our knowledge.

Date Signed \_\_\_\_\_ (Signed) \_\_\_\_\_

Date Signed \_\_\_\_\_ (Signed) \_\_\_\_\_

This information and the information provided on all accompanying financial statements and schedules is provided for the purpose of obtaining credit for the Applicant(s) or for the purpose of Applicant(s) guaranteeing credit for others Applicant(s) acknowledge that representations made in this statement will be relied on by Creditor in its decision to grant such credit. This Statement is true and correct in every detail and accurately represents the financial condition of the applicant(s) on the date given below. Creditor is authorized to make all inquiries it deems necessary to verify the accuracy of the information contained herein and to determine the creditworthiness of the Applicant(s). Applicant(s) will promptly notify Creditor of any variances. Applicant(s) are aware that knowingly or willingly making false statements regarding the value of the above property for purposes of influencing the actions of Creditor can be a violation of federal law, 18 U.S.C. & 1014, and may result in a fine or imprisonment or both.

**Demographic Information Addendum.** This section asks about your ethnicity, sex, and race.

**Demographic Information of Borrower**

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so.

The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application.

Instructions: You may select one or more "Hispanic or Latino" origins and one or more designations for "Race." If you do not wish to provide some or all of this information, select the applicable check box.

**Ethnicity**

- Hispanic or Latino
  - Mexican     Puerto Rican     Cuban
  - Other Hispanic or Latino - Enter origin: \_\_\_\_\_

Examples: Argentinean, Columbian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.

- Not Hispanic or Latino
- I do not wish to provide this information

**Sex**

- Female
- Male
- I do not wish to provide this information

**Race**

- American Indian or Alaska Native - Enter name of enrolled or principal tribe: \_\_\_\_\_

- Asian
  - Asian Indian     Chinese     Filipino
  - Japanese     Korean     Vietnamese
  - Other Asian - Enter race: \_\_\_\_\_

Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.

- Black or African American
- Native Hawaiian or Other Pacific Islander
  - Native Hawaiian     Guamanian or Chamorro     Samoan
  - Other Pacific Islander - Enter race: \_\_\_\_\_

Examples: Fijian, Tongan, etc.

- White
- I do not wish to provide this information

**To Be Completed by Financial Institution (for application taken in person):**

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname?     NO     YES
- Was the sex of the Borrower collected on the basis of visual observation or surname?     NO     YES
- Was the race of the Borrower collected on the basis of visual observation or surname?     NO     YES

**The Demographic Information was provided through:**

- Face-to-Face Interview (includes Electronic Media w/Video Component)
- Telephone Interview
- Fax or Mail
- Email or Internet

**Borrower Name:** \_\_\_\_\_