

HOME EQUITY LOAN APPLICATION

CHECK BOX FOR JOINT ACCOUNT: If you are applying for a joint account or an account that you and another person will use, complete all sections, providing information about the Joint Applicant or user. We intend to apply for Joint Credit.

Applicant _____ Co-Applicant _____

TYPE LOAN APPLIED FOR	<input type="checkbox"/> Principal + Interest	Amount \$ _____	Property Type <input type="checkbox"/> Single Family Dwelling <input type="checkbox"/> Other _____
Address of Property _____	Date Purchased _____	Cash Downpayment _____	Purchase Price _____
Present Value of Home _____	Home Improvements _____	Improvements - Describe _____	
Title in Name Of: _____		Address of Title Holder _____	
Yr. House Built _____	No. of Rooms _____	No. of Bedrooms _____	No. of Baths _____
Family Room or Den <input type="checkbox"/> Yes <input type="checkbox"/> No		Gross Living Area sq. ft. _____	Garage/Carport (Specify Type & No.) _____
First Mortgage Type: Is your present first mortgage an adjustable or balloon payment loan? <input type="checkbox"/> No <input type="checkbox"/> Yes		If yes, attach payment schedule	
Central Air <input type="checkbox"/> Yes <input type="checkbox"/> No			

BORROWER				CO-BORROWER			
Name _____	Date of Birth _____	School _____	Yrs. _____	Name _____	Date of Birth _____	School _____	Yrs. _____
Present Address _____	No. Years _____	<input type="checkbox"/> Own <input type="checkbox"/> Rent		Present Address _____	No. Years _____	<input type="checkbox"/> Own <input type="checkbox"/> Rent	
Street _____				Street _____			
City/State/Zip _____				City/State/Zip _____			
Former Address If less than 5 years at present address				Former Address If less than 5 years at present address			
Street _____				Street _____			
City/State/Zip _____				City/State/Zip _____			
Years at former address _____				Years at former address _____			
<input type="checkbox"/> Own <input type="checkbox"/> Rent				<input type="checkbox"/> Own <input type="checkbox"/> Rent			
Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (incl. single, divorced, widowed)	DEPENDENTS OTHER THAN LISTED BY CO-BORROWER			Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (incl. single, divorced, widowed)	DEPENDENTS OTHER THAN LISTED BY BORROWER		
	NO.	AGES			NO.	AGES	
Name and Address of Employer _____		Years Employed in this line of work or profession? _____ Years		Name and Address of Employer _____		Years Employed in this line of work or profession? _____ Years	
Position/Title _____		Type of Business _____		Position/Title _____		Type of Business _____	
Social Security Number _____		Home Phone _____	Business Phone _____	Social Security Number _____		Home Phone _____	Business Phone _____

GROSS MONTHLY INCOME				BANK	
Item	Borrower	Co-Borrower	Total		
Base Empl. Income	\$ _____	\$ _____	\$ _____	Checking <input type="checkbox"/> Yes <input type="checkbox"/> No Savings <input type="checkbox"/> Yes <input type="checkbox"/> No	
Overtime					
Bonuses					
Commissions					
Dividends/Interest					
Net Rental Income					
Other (Before completing, see Notice under Describe Other Income below.)					
Total	\$ _____	\$ _____	\$ _____		

B-Borrower		C-Co-Borrower		DESCRIBE OTHER INCOME	
				NOTICE: Alimony, child support, or separate maintenance income need not be revealed if the Borrower or Co-Borrower does not choose to have it considered as a basis for repaying this loan.	
				Monthly Amount	
				\$ _____	
				\$ _____	
				\$ _____	

IF EMPLOYED IN CURRENT POSITION FOR LESS THAN TWO YEARS, COMPLETE THE FOLLOWING						
B/C	Previous Employer	City/State	Type of Business	Position/Title	Dates From/To	Monthly Income
						\$ _____
						\$ _____

THESE QUESTIONS APPLY TO BOTH BORROWER AND CO-BORROWER					
If a "yes" answer is given to a question in this column, explain on an attached sheet.	Borrower Yes or No	Co-Borrower Yes or No			
			Borrower Yes or No	Co-Borrower Yes or No	
Have you any outstanding judgments?	_____	_____	Are you other than a U.S. Citizen or permanent resident alien?	_____	
In the last 7 years, have you been declared bankrupt?	_____	_____	Are you obligated to pay alimony, child support, or separate maintenance?	_____	
Have you had property foreclosed upon or given title or deed in lieu thereof, in the last 7 years?	_____	_____	Do you have any past due obligations owed to or insured by any agency of the federal government?	_____	
Are you a party in a lawsuit?	_____	_____	Are you a co-maker or endorser on a note?	_____	

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 Completed Jointly

ASSETS

LIABILITIES AND PLEDGED ASSETS

Indicate by (*) those liabilities or pledged assets which will be satisfied upon sale of real estate owned or upon refinancing of subject property.

Description	Cash or Market Value	Creditor's Name, Address and Account Number	Acct. Name if Not Borrower's	Mo. Pmt. and Mos. left to pay	Unpaid Balance
Cash Deposit Toward Purchase Held By	\$	Installment Debts (Include "revolving" charge accts.)		\$ Pmt./Mos.	\$
Checking and Savings Accounts (Show Names of Institutions/Acct. Nos.)				/	
Stocks and Bonds (No./Description)				/	
Life Insurance Net Cash Value Face Amount (\$)		Other Debts Including Stock Pledges		/	
SUBTOTAL LIQUID ASSETS	\$				
Real Estate Owned (Enter Market Value from Schedule of Real Estate Owned)		Real Estate Loans		/	
Vested Interest in Retirement Fund					
Net Worth of Business Owned (ATTACH FINANCIAL STATEMENT)					
Automobiles (Make and Year)		Automobile Loans			
Furniture and Personal Property		Alimony, Child Support and Separate Maintenance Payments Owed To		/	
Other Items (itemize)				/	
		TOTAL MONTHLY PAYMENTS		\$	
TOTAL ASSETS	A \$	NET WORTH (A minus B) \$			TOTAL LIABILITIES B \$

SCHEDULE OF REAL ESTATE OWNED (If Additional Properties Owned Attach Separate Schedule)

Address of Property (Indicate 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	Taxes, Ins. Maintenance and Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
		\$	\$	\$	\$	\$	\$
TOTALS		\$	\$	\$	\$	\$	\$

LIST PREVIOUS CREDIT REFERENCES

B - Borrower	C - Co-Borrower	Creditor's Name and Address	Account Number	Purpose	Highest Balance	Date Paid
					\$	

List any additional names under which credit has previously been received _____

AGREEMENT: The undersigned applies for the loan indicated in this application to be secured by a mortgage or deed of trust on the property described herein, and represents that the property will not be used for any illegal or restricted purpose, and that all statements made in this application are true and are made for the purpose of obtaining the loan. Verification may be obtained from any source named in this application. The original or a copy of this application will be retained by the Lender, even if the loan is not granted.

A consumer report may be requested in connection with this credit application. Without notice, future reports may be requested to update, renew or extend credit. If reports are requested, the names and addresses of the consumer reporting agencies that furnished them are available from the Lender.

NOTICE TO GUARANTOR: If you are providing information to the Lender on this Application for the purpose of acting as a guarantor for one or more primary applicant(s) and the Lender determines that you, as a guarantor, do not meet the credit underwriting standards for this particular loan and/or amount, be advised that the Lender is required by law to, and will, provide an adverse action notice detailing the specific reasons for the credit denial directly to the primary applicant(s) and not to you.

As a guarantor, be prepared to share any specific reasons for adverse action based on your credit history with the primary applicant(s). If you are unwilling to share this information, you should not complete this application in the capacity of guarantor.

By completing and submitting this application as guarantor, you are authorizing the Lender to share the specific reasons for adverse action with the primary applicant(s) in the event this application is denied.

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.

IMPORTANT: THIS APPLICATION MUST BE SIGNED AND DATED BELOW, BEFORE IT CAN BE PROCESSED.

Borrower's Signature _____

Date _____

Co-Borrower's Signature _____

Date _____

FOR BANK USE ONLY:

Identification: _____

Appraised Value \$ _____

Application Approved Conditions _____

x _____ %

Application Rejected Conditions _____

= \$ _____

Less First Lien \$ _____

= \$ _____

MAXIMUM AVAILABLE \$ _____

Application Reviewed By _____

Interviewer's Signature: _____

, Name and/or Title: _____

COMMENTS _____