

CONSUMER LOAN APPLICATION (ORIGINATION VERSION) - GOV'T MONITORING

Credit Requested Is: <input type="checkbox"/> Home Equity Loan <input type="checkbox"/> Collateral Secured Loan <input type="checkbox"/> Personal Unsecured Loan		Account Requested: <input type="checkbox"/> Individual <input type="checkbox"/> Joint
Amount Requested \$	Description of Collateral Offered	We intend to apply for joint credit Initial _____
Purpose of Credit Request		Applicant _____ Co-Applicant _____

If the Applicant is married, he or she may apply for individual credit. For Marital Status, check one if a) you are applying for a secured credit; b) you reside in a community property state; or c) you are relying on property in a community property state as a basis for repayment of the credit requested.

Applicant		APPLICANT INFORMATION		Co-Applicant	
Applicant Role: <input type="checkbox"/> Borrower <input type="checkbox"/> Co-Signer <input type="checkbox"/> Guarantor		Applicant Role: <input type="checkbox"/> Borrower <input type="checkbox"/> Co-Signer <input type="checkbox"/> Guarantor			
Applicant Name (include Jr. or Sr. if applicable)		Co-Applicant Name (include Jr. or Sr. if applicable)			
Social Security Number	Home Phone (incl. area code)	DOB (mm-dd-yyyy)	Social Security Number	Home Phone (incl. area code)	DOB (mm-dd-yyyy)
Email Address		Email Address			
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (include single, divorced, widowed)		Dependents (not listed by Co-Applicant) no. _____ ages _____		<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (include single, divorced, widowed)	
Citizenship: <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent Resident Alien <input type="checkbox"/> Non-Resident Alien		Citizenship: <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent Resident Alien <input type="checkbox"/> Non-Resident Alien			
Present Address (street, city, state, ZIP) _____ since _____		Present Address (street, city, state, ZIP) _____ since _____			
Mailing Address, if different from Present Address		Mailing Address, if different from Present Address			
If residing at present address for less than two years, complete the following:					
Former Address (street, city, state, ZIP) _____ from _____ to _____		Former Address (street, city, state, ZIP) _____ from _____ to _____			

Applicant		EMPLOYMENT / INCOME INFORMATION		Co-Applicant	
Name & Address of Employer <input type="checkbox"/> Self Employed		Yrs. on this job <input type="checkbox"/> Full time		Name & Address of Employer <input type="checkbox"/> Self Employed	
Position/Title & Type of Business		Business Phone (incl. area code)		Position/Title & Type of Business	
Gross Monthly Income \$		Gross Monthly Income \$			
Name & Address of Employer <input type="checkbox"/> Self Employed		Dates from _____ to _____		Name & Address of Employer <input type="checkbox"/> Self Employed	
Position/Title & Type of Business		Business Phone (incl. area code)		Position/Title & Type of Business	
Name & Address of Employer <input type="checkbox"/> Self Employed		Dates from _____ to _____		Name & Address of Employer <input type="checkbox"/> Self Employed	
Position/Title & Type of Business		Business Phone (incl. area code)		Position/Title & Type of Business	

NOTICE: 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		\$	Other Income		\$
Other Income		\$	Other Income		\$
Other Income		\$	Other Income		\$

HOUSING INFORMATION			
<input type="checkbox"/> Own <input type="checkbox"/> Rent since _____	Monthly Housing/Rent \$	Present Value \$	Date Purchased

CASH ASSET INFORMATION		
Financial Institution Name	Saving Account Balance \$	Checking Account Balance \$

APPLICANT SIGNATURE(S)	
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I/We hereby apply for the loan or credit described in this application. I/We certify that I/we made no misrepresentations in this loan application or in any related documents, that all information is true and complete, and that I/we did not omit any important information. I/We agree that any property securing the loan or credit will not be used for any illegal or restricted purpose. Lender is authorized to verify with other parties and to make any investigation of my/our credit, either directly or through any agency employed by Lender for that purpose. Lender may disclose to any other interested parties information as to Lender's experiences or transactions with my/our account. I/We understand and agree that Lender may obtain, use and share my state and federal tax return information for purposes of: 1) reviewing and responding to this loan application; 2) originating the loan; 3) servicing the loan; and 4) selling or transferring all or a part of the loan or any interest in it. I/We understand that Lender will retain this application and any other credit information Lender receives, even if no loan or credit is granted. These representations, tax return information consent, and authorizations extend not only to Lender, but also to Third Parties, including loan servicers, any insurer of the loan, government agency loan guarantors, and to any investor to whom Lender may sell all or any part of the loan, as well as to the affiliates, agents, and any successors and assigns of Lender and Third Parties. I/We further authorize Lender to provide to any such insurer or investor any information and documentation that they may request with respect to my/our application, credit or loan.

X _____
Applicant Date

X _____
Co-Applicant Date

ASSETS AND LIABILITIES ADDENDUM TO CONSUMER LOAN APPLICATION

Applicant:

Application Number:

Assets			Liabilities		
Checking and Savings Accounts			Name and Address of Creditor		
Name & Address of Institution	Cash or Market Value		Name & Address of Company	Payment	Balance
Acct. No.	\$		Acct. No.	\$	\$
Name & Address of Institution	Cash or Market Value		Name & Address of Company	Payment	Balance
Acct. No.	\$		Acct. No.	\$	\$
Name & Address of Institution	Cash or Market Value		Name & Address of Company	Payment	Balance
Acct. No.	\$		Acct. No.	\$	\$
Name & Address of Institution	Cash or Market Value		Name & Address of Company	Payment	Balance
Acct. No.	\$		Acct. No.	\$	\$
Name & Address of Institution	Cash or Market Value		Name & Address of Company	Payment	Balance
Acct. No.	\$		Acct. No.	\$	\$
Name & Address of Institution	Cash or Market Value		Name & Address of Company	Payment	Balance
Acct. No.	\$		Acct. No.	\$	\$
Stocks and Bonds Assets			Name & Address of Company	Payment	Balance
Number	Description	Cash or Market Value			
		\$			
		\$			
		\$	Acct. No.	\$	\$
		\$	Name & Address of Company	Payment	Balance
Life Insurance - Face Value		\$			
Real Estate Owned Assets		\$			
Vested Interest in Retirement Funds		\$			
Net Worth of Business Owned		\$	Acct. No.	\$	\$
Automobiles Owned:			Name & Address of Company	Payment	Balance
Year	Make and Model	Cash or Market Value			
		\$			
		\$			
		\$	Acct. No.	\$	\$
		\$	Name & Address of Company	Payment	Balance
Other Assets Owned:					
Description	Cash or Market Value				
	\$				
	\$		Acct. No.	\$	\$
	\$		Alimony/Child Support/Separate Maintenance Owed to	\$	
	\$		Job Related Expense	\$	
	\$				
LIQUID ASSETS		\$	TOTAL MONTHLY PAYMENTS		\$
TOTAL ASSETS		\$	TOTAL LIABILITIES		\$
NET WORTH		\$			

"" indicates obligations satisfied at or before loan closing.

REFERENCES ADDENDUM TO CONSUMER LOAN APPLICATION					
Applicant:		Application Number:			
Applicant		PERSONAL REFERENCES		Co-Applicant	
Name	Relationship	Name	Relationship		
Address	Phone	Address	Phone		
Name	Relationship	Name	Relationship		
Address	Phone	Address	Phone		
Name	Relationship	Name	Relationship		
Address	Phone	Address	Phone		

GOVERNMENT MONITORING / INTERVIEWER INFORMATION ADDENDUM TO CONSUMER LOAN APPLICATION

Applicant:

Application Number:

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, race, and sex) 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. You may select one or more designations for "Ethnicity" and one or more designations for "Race". 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, race, and sex 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. If you do not wish to provide some or all of this information, please check below.

Applicant:**Ethnicity:** Check one or more

- ☐ Hispanic or Latino
- ☐ Mexican
- ☐ Puerto Rican
- ☐ Cuban
- ☐ Other Hispanic or Latino - Print origin, for example, Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:

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

Race: Check one or more

- ☐ American Indian or Alaskan Native - Print name of enrolled or principal tribe:

- ☐ Asian
- ☐ Asian Indian
- ☐ Chinese
- ☐ Filipino
- ☐ Japanese
- ☐ Korean
- ☐ Vietnamese
- ☐ Other Asian - Print race, for example, Hmong, Laotian, Thai, Pakistani, Cambodian, and so on:

- ☐ Black or African American
- ☐ Native Hawaiian or Other Pacific Islander
- ☐ Native Hawaiian
- ☐ Guamanian or Chamorro
- ☐ Samoan
- ☐ Other Pacific Islander - Print race, for example, Fijian, Tongan, and so on:

- ☐ White
- ☐ I do not wish to provide this information

Sex:

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

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

Was the ethnicity of the applicant collected on the basis of visual observation or surname?

- ☐ Yes
- ☐ No

Was the race of the applicant collected on the basis of visual observation or surname?

- ☐ Yes
- ☐ No

Was the sex of the Applicant collected on the basis of visual observation or surname?

- ☐ Yes
- ☐ No

Co-Applicant:**Ethnicity:** Check one or more

- ☐ Hispanic or Latino
- ☐ Mexican
- ☐ Puerto Rican
- ☐ Cuban
- ☐ Other Hispanic or Latino - Print origin, for example, Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:

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

Race: Check one or more

- ☐ American Indian or Alaskan Native - Print name of enrolled or principal tribe:

- ☐ Asian
- ☐ Asian Indian
- ☐ Chinese
- ☐ Filipino
- ☐ Japanese
- ☐ Korean
- ☐ Vietnamese
- ☐ Other Asian - Print race, for example, Hmong, Laotian, Thai, Pakistani, Cambodian, and so on:

- ☐ Black or African American
- ☐ Native Hawaiian or Other Pacific Islander
- ☐ Native Hawaiian
- ☐ Guamanian or Chamorro
- ☐ Samoan
- ☐ Other Pacific Islander - Print race, for example, Fijian, Tongan, and so on:

- ☐ White
- ☐ I do not wish to provide this information

Sex:

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

Was the ethnicity of the co-applicant collected on the basis of visual observation or surname?

- ☐ Yes
- ☐ No

Was the race of the co-applicant collected on the basis of visual observation or surname?

- ☐ Yes
- ☐ No

Was the sex of the co-Applicant collected on the basis of visual observation or surname?

- ☐ Yes
- ☐ No

TO BE COMPLETED BY INTERVIEWER

Applicant information was provided:

- ☐ In a face-to-face interview
☐ In a telephone interview
☐ By the applicant and submitted by fax or mail
☐ By the applicant and submitted via e-mail or the internet

Co-Applicant information was provided:

- ☐ In a face-to-face interview
☐ In a telephone interview
☐ By the applicant and submitted by fax or mail
☐ By the applicant and submitted via e-mail or the internet

INTERVIEWER INFORMATION

Originator Name		Phone Number	Ext.
Originator NMLSR Identifier		Originator License State and Number	
Company Name			
Company NMLSR Identifier		Company License State and Number	
Company Address (street, city, state, ZIP)			