

Universal Loan Application

Section 1 - To Be Completed for All Applications

TYPE OF ACCOUNT APPLIED FOR →	Check one to indicate the type of account you are requesting. Note: Married applicants may apply for separate accounts. <input type="checkbox"/> Joint Account <input type="checkbox"/> Individual Account - Relying solely on my income and assets. <input type="checkbox"/> Individual Account - Relying on my income and assets as well as income or assets of another.					
TYPE OF LOAN & AMOUNT APPLIED FOR	Amount \$	Type (Check all that apply): <input type="checkbox"/> Term <input type="checkbox"/> Line of Credit <input type="checkbox"/> Secured <input type="checkbox"/> Unsecured If loan is Secured, proceed to Marital Status If loan is unsecured proceed to Applicant Information			Marital Status (for secured or joint application only) <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (includes single, widowed, divorced)	
	TERMS REQUESTED (Bank Use Only) →	<input type="checkbox"/> Fixed Rate <input type="checkbox"/> Variable Rate: _____ <input type="checkbox"/> Other: _____	Interest Rate %	No. of mos.	Monthly Payment Principal & Interest \$ _____ / _____	Purpose of Loan <input type="checkbox"/> Home Improvement <input type="checkbox"/> Debt Consolidation <input type="checkbox"/> Other _____

Individual Applicant Information				Joint Applicant or Other Party Information *			
Name (First, Middle, Last)		DOB (Date of Birth)		Name (First, Middle, Last)		DOB (Date of Birth)	
Present address Street _____ City / State / Zip _____				Present address Street _____ City / State / Zip _____			
Social Security Number		Home Phone	Business Phone	Social Security Number		Home Phone	Business Phone
Name and Address of Employer / Self Employed**		Years Employed _____ How Often Paid _____		Name and Address of Employer / Self Employed**		Years Employed _____ How Often Paid _____	
Type of Business _____				Type of Business _____			
Position / Title	Wages, Salary, Commissions Gross \$ _____ /month			Position / Title	Wages, Salary, Commissions Gross \$ _____ /month		
Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered. Alimony, child support, separate maintenance received pursuant to: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding				Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered. Alimony, child support, separate maintenance received pursuant to: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding			
Other Income: Source		Amount \$		Other Income: Source		Amount \$	
Name & Address of nearest relative not living with you		Relationship Home Phone		Name & Address of nearest relative not living with you		Relationship Home Phone	

General Information			
If you or a joint applicant or other party answers "yes" to any of the following questions, please explain in the space provided.			
Are you a guarantor or co-maker of any loans, contracts, or debts? (Include whom and amounts)			
	Applicant:	<input type="checkbox"/> Yes <input type="checkbox"/> No	Joint Applicant/Other Party: <input type="checkbox"/> Yes <input type="checkbox"/> No

Are there any suits or judgments pending against you? (Include who owed and amount)			
	Applicant:	<input type="checkbox"/> Yes <input type="checkbox"/> No	Joint Applicant/Other Party: <input type="checkbox"/> Yes <input type="checkbox"/> No

Have you been declared bankrupt in the last 10 years? (Include where)			
	Applicant:	<input type="checkbox"/> Yes <input type="checkbox"/> No	Joint Applicant/Other Party: <input type="checkbox"/> Yes <input type="checkbox"/> No

*Provide the information in this section for a joint application, another party that will use or contribute assets or income toward repayment on the account, if you live in, or the collateral property is located in, AZ, CA, IA, LA, NM, NV, TX, WA, or WI.

** The lender requires signed Federal Income Tax returns for the last two years for self-employed applicants

Section 1 - continued

Debt Information			
If "Joint Applicant or Other Party Information" section was completed above, this section should be completed giving information about both the Applicant and the Joint Applicant or Other Party. Attach additional sheets if necessary.			
OUTSTANDING DEBT: (include all charge accounts, installment contracts, credit cards, rents, mortgages, and other obligations.)			
Creditor's Name and Address	Names in Which the Account is Carried	Present Balance	Monthly Payment
Landlord or Mortgage Holder:		\$	\$
Are taxes, insurance and dues escrowed? <input type="checkbox"/> Yes <input type="checkbox"/> No	If taxes & insurance are not escrowed, list amounts: Property Tax \$ Insurance \$ Association Dues \$		
Auto Loans:		\$	\$
Credit or Charge Cards:		\$	\$
		\$	\$
		\$	\$
		\$	\$
Child Support and Maintenance Payments:		\$	\$
Other:		\$	\$

Section 2 - To Be Completed for All Loans Requiring Collateral

Collateral Property - complete if credit is to be secured by real estate			
Address	Present Value \$	Property Type <input type="checkbox"/> Single Family Dwelling <input type="checkbox"/> Condo <input type="checkbox"/> 2 - 4 Family Dwelling <input type="checkbox"/> PUD <input type="checkbox"/> Manufactured Homes <input type="checkbox"/> Other _____	
Title in name(s) of:	Address of title holder	Name and address of insurance carrier	
Mortgage Holder Name	Address	Phone No.	Account Number
Do you intend to occupy this property as your primary residence? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Full name of your spouse (if any): _____			

Other Secured Credit - Complete only if credit is to be secured by other than real estate. Briefly describe the property to be given as security.
Property Description: _____
Names & Addresses of all co-owners of the property: _____

Section 3: Complete this section for the following loan purposes:

- Home Purchase (must be secured by a dwelling)
- Home Improvement (secured OR unsecured)
- Refinance of a dwelling secured loan (not including HELOC, bridge loan or business purpose loans)

Information for Government Monitoring Purposes

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. You may select one or more designations for "Race". The law provides that a lender may not discriminate on the basis of this information, or on whether you choose to furnish it. However, if you choose not to furnish the information and you have made this application in person, under federal regulations the lender is required to note ethnicity, race, and sex on the basis of visual observation or surname. If you do not wish to furnish the information, please check below.

Borrower: <input type="checkbox"/> I do not wish to furnish this information	Borrower: <input type="checkbox"/> I do not wish to furnish this information
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Black or African American <input type="checkbox"/> Asian <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander	Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Black or African American <input type="checkbox"/> Asian <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male

Section 4: Signatures - To Be Completed for All Applications

I certify that everything I have stated in this application and on any attachments is correct. You may keep this application whether or not it is approved. By signing below I authorize you to check my credit and employment history, to have a consumer credit report prepared on me for the purpose of evaluating this application for credit, and to answer any questions others may ask you about my credit record with you. I understand that I must update this credit information at your request and if my financial condition changes.

_____ Date _____	_____ Date _____
Applicant's Signature	Joint Applicant's Signature

Section 5: Bank Use Only

To Be Completed By Interviewer

Identification Verification	
Borrower:	Co-Borrower:
Document Type: _____	Document Type: _____
Identification Number: _____	Identification Number: _____
Place of Issuance: _____	Place of Issuance: _____
Date of Issuance, if any: _____	Date of Issuance, if any: _____
Date of Expiration, if any: _____	Date of Expiration, if any: _____
This application was taken by:	Date Application Received: _____
<input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Fax	Amount Requested: \$ _____
<input type="checkbox"/> Mail/Dropoff at branch <input type="checkbox"/> Fax/Courier from referral source	
<input type="checkbox"/> Telephone <input type="checkbox"/> e-mail	