

SECTION A – How Do You Want To Borrow

I am applying for a
☐ Home Equity Line of Credit (New) ☐ Home Equity Loan ☐ Unsecured Loan ☐ Unsecured Line of Credit ☐ Vehicle Loan
☐ Home Equity Line of Credit (Increase) ☐ Other (Describe) _____

Amount of my Loan Request \$ _____ Term in Months (Installment Loans Only) _____

I am applying: ☐ Individually OR ☐ Jointly: We are applying for joint credit and are relying on our income and assets as the basis for repayment for the credit requested.

Purpose:
☐ Purchase/Refinance Automobile (See Section D) ☐ Purchase/Refinance Home (See Sections D, G, & H) ☐ Other (Describe) _____
☐ Debt Consolidation (See Section G) ☐ Home Improvement (See Section H)

SECTION B – Tell Us About The Applicant

☐ Existing Customer ☐ New Customer

First Name _____ Initial _____ Last Name _____ Suffix (Example: Jr., Sr., III) _____

Social Security Number _____ Date of Birth _____ Marital Status (If applying for other than individual, unsecured credit)
☐ Married ☐ Separated ☐ Unmarried (including Single, Divorced, and Widowed)

Citizenship: ☐ U.S. Citizen Home Phone _____ Cell Phone _____
☐ Resident Alien ☐ Non-Resident Alien

Home Street Address _____ City _____ State _____ Zip _____

☐ Own/Buying ☐ Rent ☐ Live with Others Mortgage Payment/Monthly Rent \$ _____ Time at this Address: Years _____ Months _____

Mailing Address (If different from home address) _____ City _____ State _____ Zip _____

Previous Address (If at current address less than two years) _____ City _____ State _____ Zip _____

Name of Employer _____ Position/Occupation _____ ☐ Full-time ☐ Part-time ☐ Self-Employed
☐ Retired ☐ Unemployed

Employer Address _____ Business Phone _____ Time with this Employer _____ Time in this Line of Work _____
Years _____ Months _____ Years _____ Months _____

Gross Salary _____ ☐ Annually Bonuses/Commissions _____ ☐ Annually *Other Income _____ ☐ Annually ☐ Gross
\$ _____ ☐ Monthly \$ _____ ☐ Monthly Source: _____ \$ _____ ☐ Monthly ☐ Net

*Income from alimony, child support or separate maintenance payments need not be revealed by you or any co-applicant unless you wish the bank to consider such income as a basis for repaying the requested credit.

Name and Address of Relative not living with you _____ Relationship _____ Home Phone _____
(other than co-applicant)

SECTION C – Tell Us About The

☐ Co-Applicant ☐ Co-Signer (If Applicable)

☐ Existing Customer ☐ New Customer

First Name _____ Initial _____ Last Name _____ Suffix (Example: Jr., Sr., III) _____

Social Security Number _____ Date of Birth _____ Marital Status (If applying for other than individual, unsecured credit)
☐ Married ☐ Separated ☐ Unmarried (including Single, Divorced, and Widowed)

Citizenship: ☐ U.S. Citizen Relationship to Applicant _____ Home Phone _____ Cell Phone _____
☐ Resident Alien ☐ Non-Resident Alien

Home Street Address _____ City _____ State _____ Zip _____

☐ Own/Buying ☐ Rent ☐ Live with Others Mortgage Payment/Monthly Rent \$ _____ Time at this Address: Years _____ Months _____

Mailing Address (If different from home address) _____ City _____ State _____ Zip _____

Previous Address (If at current address less than two years) _____ City _____ State _____ Zip _____

Name of Employer _____ Position/Occupation _____ ☐ Full-time ☐ Part-time ☐ Self-Employed
☐ Retired ☐ Unemployed

Employer Address _____ Business Phone _____ Time with this Employer _____ Time in this Line of Work _____
Years _____ Months _____ Years _____ Months _____

Previous Employer Name & Address _____

Gross Salary _____ ☐ Annually Bonuses/Commissions _____ ☐ Annually *Other Income _____ ☐ Annually ☐ Gross
\$ _____ ☐ Monthly \$ _____ ☐ Monthly Source: _____ \$ _____ ☐ Monthly ☐ Net

*Income from alimony, child support or separate maintenance payments need not be revealed by you or any co-applicant unless you wish the bank to consider such income as a basis for repaying the requested credit.

Name of Relative not living with you _____ Relationship _____ Home Phone _____
(other than applicant)

SECTION D – Describe The Collateral To Secure Your Loan

Real Estate _____ City _____ State _____ Zip _____ Located in County/City _____
Street Address or Legal Description

Estimated Value \$ _____ ☐ Primary Residence First Mortgage Payment Type:
☐ Secondary Residence ☐ Rental Property ☐ Principal & Interest ☐ Interest Only ☐ Other (Describe) _____

1st Lien Holder _____ Balance _____ Payoff _____ 2nd Lien Holder _____ Balance _____ Payoff _____
\$ _____ ☐ Yes ☐ No \$ _____ ☐ Yes ☐ No

Automobile Year _____ Make _____ Model _____ Body/Style _____ Options _____ Vehicle Identification Number (VIN) _____

Mileage _____ New/Purchase Price _____ Used/NADA Retail _____ Lien Holder _____ Balance _____
\$ _____ \$ _____ \$ _____

Other Collateral (Description) _____ Value _____
\$ _____

SECTION E – Tell Us About Any Assets

Account	Type	Financial Institution	Ownership	Value	Rate	Maturity
Liquid Assets: Checking, Savings, Money Markets, CDs, Etc.						
Long-term Fixed Assets: 401K, IRAs 529 plans, Stock, Bonds, Mutual Funds, Annuities, Etc.						

SECTION F – Tell Us About Any Other Assets

Other Assets	Type	Location/Description	Purchase Price	Approximate Value
Real Estate: Primary & Secondary Residence, Rental, Business, Etc.				
Miscellaneous: Cash Value Life Insurance, Auto, Etc.				

SECTION G – Tell Us About Any Liabilities/Debt (Please put a check mark in the payoff column for any debt that will be paid with this loan.)

Liabilities	Financial Institution	Rate	Term	Monthly Payments	Balance	Payoff
Mortgage						
Second Mortgage/Equity Line						
Rental Property						
Auto Loan						
Auto Loan						
Other: Credit Cards or Unsecured Loans						

SECTION H – Information for Government Monitoring Purposes

This information is ONLY to be collected on Loans (not Credit Lines) if the funds are to be used for any of the following purposes:

- Home Purchase Secured by Dwelling
- Home Improvement Secured or Unsecured
- Refinance of a Loan Secured by a Dwelling and this Loan will also be Secured by a Dwelling

Do not complete this information on any Home Equity Credit Lines no matter what the purpose or any other loans that do not meet the above requirements.

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 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 or national origin, and sex on the basis of visual observation or surname. If you do not wish to furnish the information, please check below.

Applicant		Co-Applicant	
Ethnicity Race Sex	<input type="checkbox"/> I do not wish to furnish this information <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Pacific Islander <input type="checkbox"/> White <input type="checkbox"/> Male <input type="checkbox"/> Female	Ethnicity Race Sex	<input type="checkbox"/> I do not wish to furnish this information <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Pacific Islander <input type="checkbox"/> White <input type="checkbox"/> Male <input type="checkbox"/> Female
	Branch Representative: <input type="checkbox"/> Obtained by Observation		Branch Representative: <input type="checkbox"/> Obtained by Observation

Occupancy <input type="checkbox"/> Owner Occupied <input type="checkbox"/> Non-Owner Occupied	Property Type <input type="checkbox"/> 1-4 Family (other than manufactured housing) <input type="checkbox"/> Manufactured Housing (including modular homes) <input type="checkbox"/> Multi-Family (five or more units)
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SECTION I – Insurance Disclosure For Credit Application

Purpose: You have submitted an application for a loan. In connection with your loan application, Lender may be soliciting, offering to sell you an insurance product or annuity. Federal law requires Lender to provide you with the following disclosures.

Credit Disclosures: 1. Lender, as a condition of granting you a Loan, cannot require that you purchase an insurance product or annuity from Lender or any of its affiliates.
2. Lender, as a condition of granting you a Loan, cannot require your agreement not to obtain or prohibit you from obtaining an insurance product or annuity from an unaffiliated entity.

SECTION J – Signatures

The above application is submitted for the purpose of obtaining credit and all information herein is certified to be true, complete, and correct to my knowledge. I/We authorize EVB to make whatever credit inquiries it deems necessary in connection with the credit application or in the course of review or collection of any credit extended in reliance on this application. I/We authorize and instruct any person, including but not limited to, all local, state, or federal government agencies, or consumer reporting agencies, to complete and furnish EVB any information it may have or obtain in response to such credit inquiries, and agree that such information, along with this application, shall remain EVB's property whether or not credit is extended.

Applicant's Signature	Date	Co-Applicant's Signature	Date
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For Bank Use Only

Date Received by Branch _____ ☐ Auto Draft-Account Number _____

☐ HELOC Modification to Loan Number _____

Loan Officer Name _____ Employee # _____ Branch _____ RC # _____

Application Taken: ☐ In Person ☐ Fax ☐ From Amt. Requested
☐ Telephone ☐ Mail-In ☐ Add to Amt. Requested
☐ Drop-Off