## CONSUMER LOAN APPLICATION (ORIGINATION VERSION) - GOV'T MONITORING Credit Requested Is: Home Equity Loan Collateral Secured Loan Personal Unsecured Loan Individual Joint Account Requested: 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 INFORMATION Applicant Co-Applicant Applicant Role: Borrower Co-Signer Guarantor Applicant Role Borrower 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 Married Dependents (not listed by Co-Applicant) Married Dependents (not listed by Applicant) Unmarried (include Unmarried (include Separated single, divorced, widowed) Separated Citizenship: Non-Resident Alien Citizenship: Non-Resident Alien Present Address (street, city, state, ZIP) 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 Former Address (street, city, state, ZIP) from to EMPLOYMENT / INCOME INFORMATION Applicant Co-Applicant Self Employed Name & Address of Employer Yrs. on this job Name & Address of Employer Self Employed Yrs. on this job Full time Full time Position/Title & Type of Business Business Phone (incl. area code) Business Phone (incl. area code) Position/Title & Type of Business Gross Monthly Income Gross Monthly Income Self Employed Self Employed Name & Address of Employer Dates Name & Address of Employer Dates from from Position/Title & Type of Business Business Phone (incl. area code) Position/Title & Type of Business Business Phone (incl. area code) Self Employed Self Employed Name & Address of Employer Dates Name & Address of Employer Dates

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\$		Other Income			\$	
HOUSING INFORMATION						
Own Rent since		Rent	Present Value \$	Date Purch	Date Purchased	
CASH ASSET INFORMATION						
			Saving Account Balance \$	Checking A	Account Balance	
	e need not be n	to Business Phone (incl. area code)  e need not be revealed if you do not v  \$ \$  HOUSING IN  Monthly Housing/f	Business Phone (incl. area code)  Position/Title & Ty e need not be revealed if you do not wish to have it consi  Other Income  Other Income  HOUSING INFORMATION  Monthly Housing/Rent	Business Phone (incl. area code)  Position/Title & Type of Business  e need not be revealed if you do not wish to have it considered as a basis for repaying this oblig  \$ Other Income  \$ Other Income  Cher Income  HOUSING INFORMATION  Monthly Housing/Rent \$ CASH ASSET INFORMATION	Business Phone (incl. area code)  Position/Title & Type of Business  e need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.  \$ Other Income  \$ Other Income  Cher Income  Present Value  CASH ASSET INFORMATION	

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; 4) selling or transferring all or a part of the loan or any interest in it; and (5) internal marketing analysis, marketing me/us, and other marketing as permitted by law. 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, marketing companies, 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.

APPLICANT SIGNATURE(S)

x		X	
Applicant	Date	Co-Applicant	Date

## ASSETS AND LIABILITIES ADDENDUM TO CONSUMER LOAN APPLICATION

Applicant: Application Number:

Checking and Savings Accounts  Nome & Address of Corepany  Nome & Address of Corepany  Pagment Ballocon  Acct. No.  \$ Acct	Assets		Liabilities			
Name & Address of Institution	Checking and Savings Accounts		Name and Address of Creditor			
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<sup>&</sup>quot;\*" indicates obligations satisfied at or before loan closing.

## 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:	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:	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	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:	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:	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:	□ 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	☐ White ☐ I do not wish to provide this information
Sex:  Female  Male  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 ethnicity of the co-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 race of the co-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	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:	Co-Applicant information wa	as provided:			
☐ In a face-to-face interview	☐ In a face-to-face intervie	w			
In a telephone interview	☐ In a telephone interview				
By the applicant and submitted by fax or mail	By the applicant and submitted by fax or mail				
By the applicant and submitted via e-mail or the internet	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 Numb	er	I		
Company Name					
Company NMLSR Identifier	Company License State and Numb	er			
Company Address (street, city, state, ZIP)					
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