

Line of Credit Request  
\$ \_\_\_\_\_

# OPEN-END CREDIT LOAN APPLICATION

Product Type:  
[ ] 10 Year  
[ ] 5/15 Year

**Check one:**  Individual Credit Line– relying solely on my income  Joint Credit  
 Individual Credit Line– relying on my income as well as income from other sources

Please answer each question as thoroughly as possible. Provide the following marital status information **only** if: you are applying for joint or secured credit, or you live in a community property state or are relying on property located in such a state for repayment of the credit request.

Applicant:  Married  Separated  Unmarried (including single, divorced, widowed)  
Co-Applicant:  Married  Separated  Unmarried (including single, divorced, widowed)

## Applicant Information

## Co-Applicant or Other Party Information

Note: Complete "Other Party Information" if another person will be permitted to use the account, or if you are relying on income or assets of another person as a basis for repayment, or if you are married and reside, or property you are relying on is located, in a community property state (provide information about your spouse).

|  |                               |                      |  |                               |                      |
|--|-------------------------------|----------------------|--|-------------------------------|----------------------|
| Name                                     |                               |                      | Name                                     |                               |                      |
| Address (include city, state and zip)    |                               | How Long             | Address (include city, state and zip)    |                               | How Long             |
| Previous Address                         |                               | How Long             | Previous Address                         |                               | How Long             |
| Home Phone No                            |                               | Business Phone No    | Home Phone No                            |                               | Business Phone No    |
| Taxpayer ID No.                          | Birth Date<br>/ /             | No of Dependents     | Taxpayer ID No.                          | Birth Date<br>/ /             | No of Dependents     |
| Employer                                 | Position                      | How Long             | Employer                                 | Position                      | How Long             |
| Employer's Address                       |                               |                      | Employer's Address                       |                               |                      |
| Previous Employer                        | Position                      | How Long             | Previous Employer                        | Position                      | How Long             |
| Name of Nearest Relative                 |                               | Address              | Name of Nearest Relative                 |                               | Address              |
| Name of Present Landlord/Mortgage Holder |                               | Phone No             | Name of Present Landlord/Mortgage Holder |                               | Phone No             |
| <input type="checkbox"/> Own             | <input type="checkbox"/> Rent | Mo. Rent/Mortgage \$ | <input type="checkbox"/> Own             | <input type="checkbox"/> Rent | Mo. Rent/Mortgage \$ |

### Income

### Income

You need not list alimony, child support or separate maintenance if you do not want it considered in determining your ability to repay this obligation. If you do list such income, please provide "Other Party Information" about the person on whom you are relying for such income.

| Source | Gross Amount | Per Month | Source | Gross Amount | Per Month |
|--------|--------------|-----------|--------|--------------|-----------|
|        |              |           |        |              |           |
|        |              |           |        |              |           |
|        |              |           |        |              |           |

### Obligations

### Obligations

Include any amounts you must pay toward alimony, child support or separate maintenance. Also list all credit card obligations.

| To Whom Paid | Balance | Mo. Payment | To Whom Paid | Balance | Mo. Payment |
|--------------|---------|-------------|--------------|---------|-------------|
|              |         |             |              |         |             |
|              |         |             |              |         |             |
|              |         |             |              |         |             |

### Assets

### Assets

Do not include real estate assets. Include cash in savings institutions, stocks, bonds, cash value life insurance, autos, ect.

| Description | Estimated Value | Description | Estimated Value |
|-------------|-----------------|-------------|-----------------|
|             |                 |             |                 |
|             |                 |             |                 |
|             |                 |             |                 |

### Real Estate

### Real Estate

|                     |                  |                     |                  |
|---------------------|------------------|---------------------|------------------|
| 1. Location         |                  | 1. Location         |                  |
| Name(s) of Owner(s) |                  | Name(s) of Owner(s) |                  |
| Purchase Price \$   | Balance Owing \$ | Purchase Price \$   | Balance Owing \$ |
| 2. Location         |                  | 2. Location         |                  |
| Name(s) of Owner(s) |                  | Name(s) of Owner(s) |                  |
| Purchase Price \$   | Balance Owing \$ | Purchase Price \$   | Balance Owing \$ |

### GENERAL INFORMATION

If you or co-applicant or other party answers yes to any of the following questions, please explain:

Are you a guarantor or co-maker of any leases, contracts or debts?  Yes  No  Yes  No  
Are there any suits or judgments pending against you?  Yes  No  Yes  No If yes, state amount \$ \_\_\_\_\_  
Have you been declared bankrupt in the last 10 years?  Yes  No  Yes  No

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 and to answer 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.

Applicant x \_\_\_\_\_ Date \_\_\_\_\_ Co-Applicant x \_\_\_\_\_ Date \_\_\_\_\_

## Regulation B Notice of Intent to Apply for Joint Credit

*Regulation B and the Equal Credit Opportunity Act requires that a lender obtain evidence of each loan applicants intent to apply for joint credit before a credit decision can be made. Failure to complete when required will render the application/request for credit incomplete.*

### Notice

*(Please mark one of the following choices)*

- I (we) intend to apply for joint credit.
- I (we) do not intend to apply for joint credit.

### Acknowledgement

*(You acknowledge receipt of a copy of this notice on today's date)*

\_\_\_\_\_  
Print or type Applicant Name

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Today's Date

\_\_\_\_\_  
Print or type Applicant Name

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Today's Date

### Borrower

Primary Applicant/  
Borrowing Entity Name: \_\_\_\_\_

Applicant Address: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_