## HOME EQUITY CONSUMER LOAN APPLICATION IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the person who opens an account. What this means for you: When																			
driver's license or other identifying TO: Name/Address of Lender				. , .					-					-			-		
							What type of account are you applying for? (Please check appropriate box): INDIVIDUAL (Own income or assets) COSIGNER												
									INDIVIDUAL (Own income or assets plus income or assets from other sources) JOINT (please initial)										
										Are you interested approved? (Please of			· · ·	that i YES	s offer	ed by	·	nder if th	is Ioan is
LOAN ORIGINATION COMPANY N	IAME:									L	.0an origi	NATIC	ON COMPANY IDE	NTIFIE	R:				
LOAN ORIGINATOR NAME:							LO	AN	TE	ERMS	LOAN ORIG	INATO	R LICENSE NUMB	ER:					
Loan Amount	Interest Rate	Loan Type			LOC		7	sed E			e 🗌	Variab	le Rate (type): 				01	her	
Term	Payr	nent		Pu	urpose														
Property Address					CO	LLA	ATEF	RAL	IN	FORMATION	Year B	uilt	Purchase Date		Pr	esen	t Val	Je	
Title Holder									Title Holder Address										
Insurance Carrier									Insurance Carrier Address										
Current Mortgage Holder				Curr	rent Mor	rtga	ge Hol	lder A	Add	dress					Curr	ent N	/lortg	age Holde	er Phone
Monthly Mortgage Payment	н	Iome Purcha	se Pric	се			В	Balanc	ce (	Owing			Mortgage L	oan A	ccount	Num	ber		
Additional Collateral Description																			
Name (Last)		(First)		AP	PLICA	AN7	T/CO		(MI	ER INFORMAT		) Num	ber (SSN/TIN)		Date	of Bi	irth		
Street Address									C	Driver's License/ID I	Number		St	tate	Hom	e Pho	one N	umber	
City	State				ZIP (	Code	e		C	County		Ho	w Long There	No.	of Dep	ende	nts	Age of D	Dependents
Previous Address (if less than 2 y	ears at current ad	dress)																	
Employer			E	Emplo	oyer Add	dres	s								Em	ploy	er Ph	one Numl	ber
Position				How	Long				] Gi	ross Net	,	Weekly	y Monthly	, ŝ					
								How		ften Paid		4	Average Monthly C		me Pay	\$			
Previous Employer			Previo	ous E	mployer	Ad	dress					Posit	tion				Ho	w Long	
Nearest Relative Not Living with Yo	DU											Relat	tionship						
Relative's Address					City					State			ZIP Code		Re	lative	e's Pl	none Num	ıber
Immigration Status U.S. C	itizen	Perm.	Resid	lent o	of U.S.					Other:									
Marital Status Marrie		Separ											rced, and widowe						
Alimony, Child Support, Separate I income from alimony, child support Payment Received Pursuant to:		ntenance pay	ments	s as a		or re			of t					paym	ents. H	owev	ver, it	you are	relying on
Alimony per Month \$			1		Month \$				]	-	Separate M	ainten	ance Payment per	Mont	h \$				
Name (Last)		(First)			CO-4	٩PF	PLIC		Г <b>II</b> (МІ	NFORMATION		) Num	ber (SSN/TIN)		Date	of Bi	irth		
		(							_										
Street Address									D	Driver's License/ID N	Number		St	ate	Hom	e Pho	one N	lumber	
City	State				ZIP (	Code	e		С	County		Ho	w Long There	No.	of Dep	ende	nts	Age of D	ependents)
Previous Address (if less than 2 years at current address)																			
Employer			E	Emplo	oyer Add	dres	s								Em	nploy	er Ph	one Numl	ber
Position			ŀ	How	Long				1	ross Net		Weekly							
Previous Employer			Previo	ous E	mployer	Ad		How	Uf	ften Paid		Posit	Average Monthly C ion	Jvertii	me Pay	Ş	Hov	w Long	
Nearest Relative Not Living with Yo	DU											Relat	ionship				I		
Relative's Address					City					State			ZIP Code		Re	lative	e's Pl	none Num	ıber
Immigration Status U.S. C	itizen	Perm.	Resid	lent o	of U.S.					Other:									
Marital Status Married		Separ							Γ			·	rced, and widowed	-					
Alimony, Child Support, Separate Maintenance Payments: You are not required to disclose income from alimony, child support, or separate maintenance payments. However, if you are relying or income from alimony, child support, or separate maintenance payments as a basis for repayment of this obligation, please complete the information below. Payment Received Pursuant to: Court Order Written Agreement Oral Understanding																			
Alimony per Month \$		Child S	Support	t per	Month \$				IN	IFORMATION	Separate M	ainten	ance Payment per	Mont	h\$				
Other Income:     Applicant     • Amount \$     • Source       Other Income:     Co-Applicant     • Amount \$     • Source																			
If you, a joint applicant, or other pa	arty answers "yes	-				ons,	п <sup>1</sup>	se exp		in in the space prov		A							
Are you a guarantor or co-maker of Are there any suits or judgments p				Applic Applic			Yes			No No			ant/Other Party: ant/Other Party:		Yes		<u> </u>	lo lo	
Have you been declared bankrupt in				Applic			] Yes			] No			ant/Other Party:		Yes				CSi

	CURRENT ASSETS													
	Please attac		s required for the Cu	rrent Assets sect			TO LIEN VERMO	VALUE						
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	TOTAL ASS													
<form></form>				iding charge acco	ounts, installment contracts, credit card		, alimony, child s	upport, and sep	arate maintenance					
APACUCANT       SCALAT       SCALAT <td colspan="14"></td>														
Decision     Decision     Decision     Decision     Decision       Image: Decision     Image: Decision     Decision     Decision     Decision       Image: Decision     Decision     Decision     Decision     Decision     Decision	APPLICANT			ACCOUNT	ORIGINAL	CURREN	т							
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any other merson who mays suffer any loss due to reliance upon any miningressentiation   made in this applicant of cookpelicant in Cookpelican	Certification: I certify that the information provided in this application is true and correct as of the date set forth opposite my signature on this application and acknowledge my understanding													
CREDITOR USE ONLY         Interest:       Fixed Simple       \Uraidel Interest Role:       %       Celling Rate       %         Payments:       Monthly       Outerley       Other, describe       First Payment Due:         Billing:       Coupon Book       Billing Statement       Payroll Deduction       Charge Account No.       DDA       SAV         Payments:       Monthly       Outerley       Other, describe       Sav       DDA       SAV         Basing Coupon Book       Billing Statement       Payroll Deduction       Charge Account No.       DDA       SAV         Coupon Book       Coupon Book       Coupon Book       Sav       Coupon Book       Sav         APPLOAT       OCAPPUCAT       TOTAL       All Monthly Payments       9	imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., and liability for monetary damages to the Lender, its agents, successors, assigns, insurers, and													
Interest:       Fixed Simple       Variable Simple       If Variable Interest Rate:       Floor Rate       %       Celling Rate       %         Payments:       Interest Adjustments       Index       First Payment Duc:       First Payment Duc:         Billing:       Coupen Book       Billing Statement       Payment:       Other, describe       A         Numance:       Single Life Credit       Joint Life Credit       Datability       DAA       SAV         Numance:       Single Life Credit       Joint Life Credit       Obal Site       Sate       Sate         Other Income 6														
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Loan Approval (Indicate Conditions of Loan, If Any)         This application was taken by:       Face-to-Face Interview       Mail       Telephone       Internet         Date Application Received       Received By       Amount Requested         Date Application Completed       Approved By       Amount Approved         Rescrictable?       RESPA Applicable?       Initial Advance         Pincipal Rescricts for Adverse Action Concerning Credit       Unacceptable Type of Credit References       Unable to Verify Credit References         Insufficient Number of Credit References       Poor Credit Performance With Us       Unable to Verify Index to Verify Credit References         Insufficient Number of Credit References       Poor Credit Performance With Us       Unable to Verify Index to Verify Credit References         Insufficient Number of Credit References       Poor Credit Performance With Us       Unable to Verify Income         Insufficient Number of Credit References       Insufficient Length of Employment       Unable to Verify Residence         Genrishment or Attachment       Insufficient Length of Employment       Unacceptable Leasehold Estate         Bankruptcy       Insufficient Length of Residence       Unacceptable Leasehold Estate         Insufficient Inquiries on Credit Bureau Report       Insufficient Length of Residence       Unacceptable Leasehold Estate         Number of Recent Inquiries on Credit Bureau														
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Reschadable?       RESPA Applicable?       Funding Date       Initial Advance         Principal Reason(s) for Adverse Action Concerning Credit       Unacceptable Type of Credit References       Unable to Verify Credit References         Principal Reason(s) for Adverse Action Concerning Credit       Unacceptable Type of Credit References       Unable to Verify Credit References         Insufficient Number of Credit References Provided       Poor Credit Performance With Us       Unable to Verify Income         Collection Action or Judgment       Insufficient Income for Amount of Credit Requested       Unable to Verify Residence         Garrishment or Attachment       Insufficient Income for Amount of Credit Dilgations (past or present with others)       Temporary Residence       Unacceptable Leasehold Estate         Bankruptcy       Insufficient Length of Residence       Unacceptable Reserve       Unacceptable Leasehold Estate         Wumber of Recent Inquiries on Credit Bureau Report       Insufficient Length of Residence       Unacceptable Conditions' SCIP         Applicant/Cosigner Information Collected and Verified in Accordance With CIP (initial)														
Yes       No       Yes       No         Principal Reason(s) for Adverse Action Concerning Credit       Unacceptable Type of Credit References       Unable to Verify Credit References         Insufficient Number of Credit References Provided       Poor Credit Performance With Us       Unable to Verify Employment         Limited Credit Experience       Insufficient Length of Employment       Unable to Verify Residence         Collection Action or Judgment       Insufficient Income for Amount of Credit Requested       Value or Type of Collateral Not Sufficient         Garnishment or Attachment       Insufficient Income for Amount of Credit Requested       Unacceptable Appraisal       Unacceptable Appraisal         Delinquent Credit Obligations (past or present with others)       Temporary Residence       Unacceptable Appraisal       Unacceptable Appraisal         Delinquent Credit Inquiries on Credit Bureau Report       Insufficient Length of Residence       Unacceptable Leasehold Estate       Unacceptable Appraisal         Mumber of Recent Inquiries on Credit Information       (Describe Additional Date Collected Pursuant to Institution's CIP)       Applicant/Cosigner:         Applicant/Cosigner       Information Collected and Verified in Accordance With CIP (initial)	Date Applica	ation Completed	Approved By					Amount Appro	ved					
Yes       No       Yes       No         Principal Reason(s) for Adverse Action Concerning Credit       Unacceptable Type of Credit References       Unable to Verify Credit References         Insufficient Number of Credit References Provided       Poor Credit Performance With Us       Unable to Verify Employment         Limited Credit Experience       Insufficient Length of Employment       Unable to Verify Residence         Collection Action or Judgment       Insufficient Income for Amount of Credit Requested       Value or Type of Collateral Not Sufficient         Garnishment or Attachment       Insufficient Income for Amount of Credit Requested       Unacceptable Appraisal       Unacceptable Appraisal         Delinquent Credit Obligations (past or present with others)       Temporary Residence       Unacceptable Appraisal       Unacceptable Appraisal         Delinquent Credit Inquiries on Credit Bureau Report       Insufficient Length of Residence       Unacceptable Leasehold Estate       Unacceptable Appraisal         Mumber of Recent Inquiries on Credit Information       (Describe Additional Date Collected Pursuant to Institution's CIP)       Applicant/Cosigner:         Applicant/Cosigner       Information Collected and Verified in Accordance With CIP (initial)	Rescindable	? RESPA Applicable	? Funding Date					Initial Advance						
Principal Reason(s) for Adverse Action Concerning Credit       Unacceptable Type of Credit References       Unable to Verify Credit References         Insufficient Number of Credit References Provided       Poor Credit Performance With Us       Unable to Verify Employment         Limited Credit Experience       Temporary or Irregular Employment       Unable to Verify Residence         Collection Action or Judgment       Insufficient Length of Employment       Unable to Verify Residence         Garnishment or Attachment       Insufficient Income for Amount of Credit Requested       Value or Type of Collateral Not Sufficient         Delinquent Credit Obligations (past or present with others)       Temporary Residence       Unacceptable Apraisal         Delinquent Credit Inquiries on Credit Bureau Report       Other - Specify:       We Do Not Grant Credit to Any Applicant on the Terms and Conditions You Request.         Other - Specify:       Customer Identification Program (CIP) Record Information (Describe Additional Data Collected Pursuant to Institution's CIP)         Applicant/Cosigner:       Applicant/Cosigner Information Collected and Verified in Accordance With CIP (initial)			-											
Insufficient Number of Credit References Provided       Poor Credit Performance With Us       Unable to Verify Employment         Limited Credit Experience       Temporary or Irregular Employment       Unable to Verify Income         Galaxishment or Attachment       Insufficient Income for Amount of Credit Requested       Value or Type of Collateral Not Sufficient         Delinquent Credit Obligations (past or present with others)       Temporary Residence       Unacceptable Leasehold Estate         Bankruptcy       Insufficient Length of Residence       We Do Not Grant Credit to Any Applicant on the Terms and Conditions You Request.         Other - Specify:       Customer Identification Program (CIP) Record Information (Describe Additional Data Collected Pursuant to Institution's CIP)         Applicant/Cosigner       Applicant Information Collected and Verified in Accordance With CIP (initial)         Co-Applicant Information Collected and Verified in Accordance With CIP (initial)					_									
Limited Credit Experience       Temporary or Irregular Employment       Unable to Verify Income         Collection Action or Judgment       Insufficient Length of Employment       Unable to Verify Residence         Garnishment or Attachment       Insufficient Income for Amount of Credit Requested       Value or Type of Collateral Not Sufficient         Poreclosure or Repossession       Excessive Obligations in Relation to Income       Unacceptable Appraisal         Delinquent Credit Obligations (past or present with others)       Temporary Residence       Unacceptable Leasehold Estate         Bankruptcy       Insufficient Length of Residence       We Do Not Grant Credit to Any Applicant on the Terms and Conditions You Request.         Other - Specify:       Customer Identification Program (CIP) Record Information (Describe Additional Data Collected Pursuant to Institution's CIP)         Applicant/Cosigner       Applicant/Cosigner Information Collected and Verified in Accordance With CIP (initial)			Descript 1	Ę		ces								
Collection Action or Judgment       Insufficient Length of Employment       Unable to Verify Residence         Garnishment or Attachment       Insufficient Income for Amount of Credit Requested       Value or Type of Collateral Not Sufficient         Foreclosure or Repossession       Excessive Obligations in Relation to Income       Unacceptable Appraisal         Delinquent Credit Obligations (past or present with others)       Temporary Residence       Unacceptable Leasehold Estate         Bankruptcy       Insufficient Length of Residence       We Do Not Grant Credit to Any Applicant on the Terms and Conditions You Request.         Other - Specify:       Customer Identification Program (CIP) Record Information (Describe Additional Data Collected Pursuant to Institution's CIP)         Applicant/Cosigner:       Applicant/Cosigner Information Collected and Verified in Accordance With CIP (initial)         Co-Applicant       Co-Applicant Information Collected and Verified in Accordance With CIP (initial)														
Foreclosure or Repossession       Excessive Obligations in Relation to Income       Unacceptable Appraisal         Delinquent Credit Obligations (past or present with others)       Temporary Residence       Unacceptable Leasehold Estate         Bankruptcy       Insufficient Length of Residence       We Do Not Grant Credit to Any Applicant on the Terms and Conditions You Request.         Other - Specify:       Customer Identification Program (CIP) Record Information (Describe Additional Data Collected Pursuant to Institution's CIP)         Applicant/Cosigner Information Collected and Verified in Accordance With CIP (initial)														
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Number of Recent Inquiries on Credit Bureau Report     Other - Specify:  Customer Identification Program (CIP) Record Information (Describe Additional Data Collected Pursuant to Institution's CIP) Applicant/Cosigner Information Collected and Verified in Accordance With CIP (initial) Co-Applicant Information Collected and Verified in Accordance With CIP (initial) CSi			sent with others)											
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