

REAL ESTATE LOAN APPLICATION

(non- 1 to 4 Family)
Commercial / Investment

LENDER NOTICE This application form should not be used if the proceeds of this request will be used to purchase or refinance a dwelling to be occupied by the applicant as a principal residence. Please read the directions below before completing this application, and check the appropriate box below.	LENDER NAME AND ADDRESS
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- If you are applying for individual credit in your own name, and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete only Sections A, B, D, E, and F, omitting C and the second part of D.
- If you are applying for joint credit with another person, complete all Sections. We intend to apply for joint credit: Applicant Co-Applicant
- If you are applying for individual credit, but are relying on income alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all Sections to the extent possible, providing information in C about the person on whose alimony, support, or maintenance payments or income or assets you are relying.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

AMOUNT	NO. OF MONTHS	PROCEEDS TO BE USED FOR	TYPE OF PROPERTY
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SECTION A - PROPERTY INFORMATION AND PURPOSE OF LOAN

SUBJECT PROPERTY ADDRESS (street, city, state & zip) _____ NO. OF UNITS _____

LEGAL DESCRIPTION OF PROPERTY (Attach description if necessary) _____ YEAR BUILT _____

GENERAL DESCRIPTION OF SUBJECT PROPERTY (Type of Property, square footage, acreage, etc.) _____

PURPOSE OF LOAN:	PROPERTY IS HELD FOR:
	<input type="checkbox"/> INVESTMENT <input type="checkbox"/> BUSINESS <input type="checkbox"/> AGRICULTURE <input type="checkbox"/> OTHER

Complete this line if construction loan.	YEAR LOT ACQUIRED	ORIGINAL COST	AMOUNT EXISTING LIENS	(a) PRESENT VALUE OF LOT	(b) COST OF IMPROVEMENTS
Complete this line if this is a refinance loan.	YEAR ACQUIRED	ORIGINAL COST	AMOUNT EXISTING LIENS	PURPOSE OF REFINANCE	DESCRIBE IMPROVEMENTS <input type="checkbox"/> MADE <input type="checkbox"/> TO BE MADE
					Cost:

TITLE WILL BE HELD IN WHAT NAME(S)	MANNER IN WHICH TITLE WILL BE HELD
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SOURCE OF DOWN PAYMENT, SETTLEMENT CHARGES AND/OR SUBORDINATE FINANCING (explain)	ESTATE WILL BE HELD IN:
	<input type="checkbox"/> FEE SIMPLE <input type="checkbox"/> LEASEHOLD (show expiration date)

SECTION B - INFORMATION REGARDING APPLICANT (Use separate sheet if necessary.)

FULL NAME (Last, First, Middle)	CELL PHONE	HOME PHONE	BIRTH DATE	DL NUMBER	SOCIAL SECURITY NUMBER
PRESENT STREET ADDRESS			CITY/STATE	ZIP	How long at this address?
PREVIOUS STREET ADDRESS			CITY/STATE	ZIP	How long at this previous address?
PRESENT EMPLOYER NAME AND ADDRESS				E-MAIL ADDRESS	
POSITION/TITLE	YEARS EMPLOYED	NAME OF SUPERVISOR		BUSINESS PHONE	EXT
PREVIOUS EMPLOYER-NAME AND ADDRESS					
PRESENT NET SALARY/COMMISSION PER	NO. OF DEPENDANTS	LIST DEPENDANTS BY AGE			
ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT WISH TO HAVE IT CONSIDERED AS A BASIS FOR REPAYING THIS OBLIGATION.					
ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE UNDER: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding					
OTHER INCOME PER	SOURCE(S) OF OTHER INCOME				
IS ANY INCOME IN THIS SECTION LIKELY TO BE REDUCED BEFORE THE CREDIT REQUESTED IS PAID OFF?					
<input type="checkbox"/> NO <input type="checkbox"/> YES (explain)					

HAVE YOU EVER HAD A LOAN FROM US?	Checking Account No.	Institution Name:	TELEPHONE NO. (area code)
<input type="checkbox"/> NO <input type="checkbox"/> YES - WHEN?	Savings Account No.	Institution Name:	
NAME OF NEAREST RELATIVE NOT LIVING WITH YOU		ADDRESS	RELATIONSHIP

SECTION C - INFORMATION REGARDING JOINT APPLICANT OR OTHER PARTY (Use separate sheet if necessary.)

FULL NAME (Last, First, Middle)	RELATIONSHIP TO APPLICANT (if any)	BIRTH DATE	DL NUMBER	SOCIAL SECURITY NO.
PRESENT STREET ADDRESS			CITY/STATE	ZIP
PREVIOUS STREET ADDRESS			CITY/STATE	ZIP
PRESENT EMPLOYER NAME AND ADDRESS				E-MAIL ADDRESS
POSITION/TITLE	YEARS EMPLOYED	NAME OF SUPERVISOR		BUSINESS PHONE EXT
PREVIOUS EMPLOYER-NAME AND ADDRESS				
PRESENT NET SALARY/COMMISSION PER	NO. OF DEPENDANTS	LIST DEPENDANTS BY AGE		

SECTION C - INFORMATION REGARDING JOINT APPLICANT OR OTHER PARTY (Use separate sheet if necessary.)

ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT WISH TO HAVE IT CONSIDERED AS A BASIS FOR REPAYING THIS OBLIGATION.
 ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE UNDER: Court Order Written Agreement Oral Understanding

OTHER INCOME PER SOURCE(S) OF OTHER INCOME

ANY INCOME IN THIS SECTION LIKELY TO BE REDUCED BEFORE THE CREDIT REQUESTED IS PAID OFF?
 NO YES (explain)

HAVE YOU EVER HAD A LOAN FROM US?
 NO YES - WHEN?

NAME OF NEAREST RELATIVE NOT LIVING WITH YOU: ADDRESS RELATIONSHIP TELEPHONE NO. (area code)

SECTION D - MARITAL STATUS

APPLICANT Married Separated Unmarried (including single, divorced and widowed)
 OTHER PARTY Married Separated Unmarried (including single, divorced and widowed)

SECTION E - ASSET AND DEBT INFORMATION

Section C has been completed, this section should be completed, giving information about both the applicant and co-applicant or another person. Please mark co-applicant related information with a "C". If Section C was not completed, only give information about the applicant in this section.

ASSETS OWNED (Use separate sheet if necessary.)

DESCRIPTION OF ASSETS	ESTIMATED VALUE	SUBJECT TO LIEN? YES/NO	NAME(S) OF OWNER(S)
CASH ON HAND AND ON DEPOSIT IN BANKS			
DEPOSITS WITH SAVINGS AND LOANS AND CREDIT UNIONS			
VEHICLES (make, model, year)			
CASH VALUE OF LIFE INSURANCE (issuer, face value)			
REAL ESTATE (location, date acquired)			
MARKETABLE SECURITIES (issuer, type, number of shares)			
OTHER ASSETS			
TOTAL ASSETS			

AUTO INSURANCE AGENT'S NAME AND ADDRESS

OUTSTANDING DEBTS (Include charge accounts, installment contracts, credit cards, rent, mortgages, etc. Use separate sheet if necessary.)

CREDITOR	TYPE OF DEBT OR ACCOUNT NUMBER	NAME IN WHICH ACCOUNT IS CARRIED	ORIGINAL DEBT (omit rent)	PRESENT BALANCE (omit rent)	MONTHLY PAYMENTS	PAST DUE? YES/NO
LANDLORD OR MORTGAGE HOLDER	<input type="checkbox"/> Rent Payment <input type="checkbox"/> Mortgage					
DISCOVER CARD						
AMERICAN EXPRESS CARD						
MASTERCARD						
TOTAL DEBTS						

CREDIT REFERENCES (paid accounts)

CREDITOR	TYPE OF DEBT OR ACCOUNT NUMBER	NAME IN WHICH ACCOUNT IS CARRIED	ORIGINAL DEBT	DATE PAID

ARE YOU A CO-MAKER, ENDORSER, OR GUARANTOR ON ANY LOANS OR CONTRACTS?
 NO YES-FOR WHOM? TO WHOM?

ARE THERE ANY UNSATISFIED JUDGMENTS AGAINST YOU?
 NO YES-AMOUNT? IF YES, TO WHOM OWED?

HAVE YOU BEEN DECLARED BANKRUPT IN THE LAST 10 YEARS?
 NO YES-FOR WHERE? YEAR?

OTHER OBLIGATIONS (example: liability to pay alimony, child support, separate maintenance, etc. Use separate sheet if necessary)

SECTION F - DETAILS OF TRANSACTION

TOTAL COSTS	FINANCING DETAIL
a. Purchase price	h. Loan Request
b. Alterations, improvements, repairs	i. Subordinate Financing
c. Land (if acquired separately)	j. Borrower's closing costs paid by Seller
d. Refinance (include debts to be paid off)	k. Other Credits (explain)
e. Estimated prepaid items	
f. Estimated closing costs	l. Subtract Total Costs
g. Total costs (add items a through f)	m. Cash from/to Borrower

You have a right to a copy of the appraisal report used in connection with your application for credit. If you wish a copy, please write to us at the mailing address we have provided. We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application.

Everything I have stated in this application is correct to the best of my knowledge. I understand that you will retain this application whether or not it is approved. You are authorized to check my credit and employment history and to answer questions about your credit experience with me.

APPLICANT'S SIGNATURE _____ DATE _____ OTHER SIGNATURE (where applicable) _____ DATE _____