



Equal Housing Lender | Member FDIC

[Privacy Statement](#)

## Abbreviated Loan Request Form

First Name:

Last Name:

Submitted on:

***Currently, we are only accepting online applications from within the state of Georgia.***

**Privacy Policy:**

Our [privacy policy](#) protects the privacy of your personal-identifying information that you provide us online.

The bank is required to provide adequate notice to new account customers, beneficial owners and the controlling person that the bank is requesting information to verify their identities. The notice describes the bank's identification requirements and is posted in the lobby area to allow customers to view prior to opening an account. The following statement is the bank's sign:

**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 on personal accounts identifies each person who opens an account. In addition, on legal entity accounts, we will require identification on beneficial owners and controlling person.*

*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*

If you request to open an account or become a signatory on an account with the Bank and the Bank has not previously verified your identity under the new regulatory requirements, the Bank will request documentary verification of your identity, such as driver's license or passport and/or it will verify your identity through other non-documentary methods. Similar identification requirements apply to business entities such as corporations, limited liability companies and partnerships.

In all cases, protection of our customers' identity and confidentiality is the Bank's pledge to you.

**Security Notice:**

ONLY fill out this loan request form on-line if you are using a browser, with the latest security enhancements. If you do not have the latest version, download it now. This form is NOT cached (saved in your computer's memory) when you QUIT your browser.

**Instructions:**

Complete this form on-line and click "Submit". Upon receipt we will send you the proper disclosures. We will also contact you to discuss your loan request within three business days. To safeguard your privacy, please QUIT your browser and restart it again after submitting this form. Our Loan Request Form is for personal loans and is NOT intended for Business use.

**\$ Amount Applying For**

**No. of Months**

**Collateral (Home, Land, Auto, Unsecured, etc.)**

**Purpose of Loan**

Home	<input type="radio"/> Purchase <input type="radio"/> Refinance  <input type="radio"/> Construction <input type="radio"/> Line of Credit  <input type="radio"/> Home Improvement
Is this residence your:	<input type="radio"/> Primary <input type="radio"/> Secondary  <input type="radio"/> Investment
Consumer	<input type="radio"/> Auto <input type="radio"/> Recreational  <input type="radio"/> Unsecured <input type="radio"/> Land  <input type="radio"/> Other:
Details of Transaction Purchase Price \$	
Borrower (required)	<p style="text-align: center;"><b>Borrower's Name</b> <span style="float: right;"><b>Social Security No.</b></span></p> <p style="text-align: center;">_____</p>
<p style="text-align: center;"><b>Contact Phone</b> <span style="float: right;"><b>Date of Birth</b></span></p> <p style="text-align: center;">_____</p>	
<p style="text-align: center;"><b>Driver's License Number</b>    <b>Driver's License State</b>    <b>Driver's License Expiration Date</b>    <b>Driver's License Date of Issue</b></p> <p style="text-align: center;">_____</p>	
Present Address	<p>Address Line 1 _____</p> <p>Address Line 2 _____</p> <p>City _____ State _____ ZIP Code _____</p>
	<input type="radio"/> Own <input type="radio"/> Rent
No. Yrs.	
Name & Address of Employer	
	<input type="checkbox"/> Self Employed

Co-Borrower (required)	Co-Borrower's Name		Social Security No.	
Contact Phone			Date of Birth	
Driver's License Number		Driver's License State		Driver's License Expiration
Co-Borrower Present Address	Address Line 1 Address Line 2 City State ZIP Code			
	<input type="radio"/> Own <input type="radio"/> Rent			
No. Yrs.				
Name & Address of Employer				
	<input type="checkbox"/> Self Employed			
Gross Monthly Income (required)	Borrower \$	Co - Borrower \$	Total \$	

### Acknowledgement and Agreement

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that:

- (1) the information provided in this form is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this form may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this form, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.;
- (2) the loan requested pursuant to this form (the "Loan") will be secured by the collateral described herein;
- (3) the collateral will not be used for any illegal or prohibited purpose or use;
- (4) all statements made in this form are made for the purpose of obtaining a loan;
- (5) any owner or servicer of the Loan may verify or reverify any information contained in the form from any source named in this form, and Lender, its successors or assigns may retain the original and/or an electronic record of this form, even if the Loan is not approved;
- (6) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the form, and I am obligated to amend and/or supplement the information provided in this form if any of the material facts that I have represented herein should change prior to closing of the Loan;
- (7) in the event that my payments on the Loan become delinquent, the owner or servicer of the Loan may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer credit reporting agencies;
- (8) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law;
- (9) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the collateral or the condition or value of the collateral; and
- (10) my transmission of this form as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this form containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this form were delivered containing my original written signature.

To be completed and submitted by Borrowers

**Borrower's Name**

**Date**

\_\_\_\_\_

**Co-Borrower's Name**

**Date**

\_\_\_\_\_

(required)

I understand that you will retain this form whether or not it is approved. You are authorized to check my/our credit and employment history and to answer questions about your credit experience with me/us.