

## Equal Housing Lender | Member FDIC Privacy Statement

### Home Equity Loan Application

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 personally-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:

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

#### Instructions:

- 1. Print this loan application and gather the information you'll need.
- 2. Complete application on-line and click "Submit Application".
- 3. To safeguard your privacy, QUIT your browser and restart it again after using this form.

This loan application is for personal loans only and is NOT intended for commercial use. A valid social security number is required to apply. Please review and gather the information you will need before completing this form. **Upon receipt of the application, we will send you the proper disclosures**.

TELEPHONE, TEXT AND EMA	AIL COMMUNICATIONS AC	KNOWLEDGEMENT	
CREDITOR			
CARVER STATE BANK 701 MARTIN LUTHER KING, JR BLVD. SAVANNAH, GA 31415 Telephone: (912) 447-4200 Organized and existing under the laws of Georgia			
	s. We want to provide you w	ith the best possible service in	our ongoing business relationship for your or as a representative of others.
To accomplish this, we may ne	eed to contact you from time t	o time by telephone, text mess	eaging or email about Your Account.
In contacting you about Your A	account throughout its existen	ce, we may use any telephone	numbers or email addresses that:
<ul><li>You have previously provided</li><li>You have provided below; an</li><li>You may subsequently provided</li></ul>	d	business relationship;	
You acknowledge that the number we use to contact you may be assigned to a landline, a paging service, a cellular wireless service, a specialized mobile radio service, other radio common carrier service or any other service for which you may be charged for the call. You acknowledge that we may contact you by voice, voicemail, text messaging or email. You further acknowledge that we may use pre-recorded or artificial voice messages, or automatic telephone dialing systems.			
If necessary, you may change using any reasonable means to			or other methods of contacting you at any time opportunity to serve you.
By clicking "I Consent" you agree to receive communications by telephone, text and/or email from Carver State Bank. (required)	◯ I Consent		
	Hom	e Equity Loan Request	
	Amount Requested:		Purpose:
(	Individual Applicant		
Type of Application:	Joint Applicant		
Applicant Applicant			
First Name		Middle Initial	Last Name
Date of Birth	Social S	Security No.	No. of Dependents
Driver's License No.	Driver's License State	Driver's License Expiration	n Driver's License Date of Issue

Home Phone	Best Time To Call	Work Phone	E-mail Address
Are there any unsatisfied Judgments against you?	<ul><li>○ Yes</li><li>○ No</li></ul>		
Have you been declared bankrupt in the last 7 years?	<ul><li>Yes</li><li>No</li></ul>		
	Res	idence	
Your Primary Residence:	Own with Mortgage Own Clear Rent Other		
Present Address	Address Line 1 Address Line 2 City	State Z	IP Code
Years At Present Address Your Monthly Rent or Mortgage Payment			
Years At Previous Address Your Previous Address		revious Address	
	Home II	nformation	
Col	lateral Property Address (If different fro	m above)	Date Purchased
Current Mortgage Holder Mortgage Holder Phone		Holder Phone	
Purchase Price Market Value		/alue	Mortgage Balance
	Empl	oyment	

	○ Employed		
	O Self-Employed		
	Unemployed		
	Retired		
	Student		
	Your Present Employer		Phone
	Address Line 1		
Address Information	Address Line 2		
	City	State	ZIP Code
Gross M	lonthly Salary	Your Position	Years There
You do not have to list alimogranting and repayment of t		tenance income unless you w	ant us to consider it for the purposes of
granting and repayment of t			ant us to consider it for the purposes of urce of Other Income
granting and repayment of t  Othe	his credit request.	Sou	
granting and repayment of t  Other	his credit request.  r Monthly Income	Sou	urce of Other Income
granting and repayment of t  Othe	his credit request.  r Monthly Income  mployer (if less than 3 years at curr	Sou	urce of Other Income
granting and repayment of t Other	his credit request.  r Monthly Income  mployer (if less than 3 years at current of the second of the	Sou	urce of Other Income
granting and repayment of t  Other	his credit request.  r Monthly Income  mployer (if less than 3 years at curr  Address Line 1  Address Line 2	rent employer)	urce of Other Income  Years at Previous Employer
granting and repayment of t Other	Address Line 1  Address Line 2  City	rent employer)  State	urce of Other Income
Previous Er  Address Information	his credit request.  r Monthly Income  mployer (if less than 3 years at current of the second of the	rent employer)	Years at Previous Employer  ZIP Code
Previous Er  Address Information	Address Line 1  Address Line 2  City	rent employer)  State	urce of Other Income  Years at Previous Employer
Previous Er  Address Information	his credit request.  r Monthly Income  mployer (if less than 3 years at current of the second of the	rent employer)  State	Years at Previous Employer  ZIP Code
Previous Er  Address Information	his credit request.  r Monthly Income  mployer (if less than 3 years at current of the second of the	rent employer)  State	Years at Previous Employer  ZIP Code

Name of Creditor	Approx. Balance	Monthly Payme	nt Collateral, if any
otal Amount of Other Ionthly Payments not listed bove:	3		
Assets	Value Title Held Name		Title Held Name
	-	Co-Applicant	
First Name	Ð	Middle Initial	Last Name
Date of Birth	Social Se	curity No.	No. of Dependents
Driver's License No.	Driver's License State	Driver's License Expiration	Driver's License Date of Issue
Home Phone	Best Time To Call	Work Phone	E-mail Address
	Co-A	pplicant Residence	
our Primary Residence:	Own with Mortgage Own Clear Rent Other		
resent Address	Address Line 1  Address Line 2  City	State	ZIP Code
Years At Pre	sent Address	Your Monthly Ren	nt or Mortgage Payment

Years At Previous Address			Your Previous Address
		Co-Applicant Home Information	
C	Collateral Property Address	s (If different from above)	Date Purchased
Current Mortgage Holder Mortgage Holder Phone		Mortgage Holder Phone	
Purchase I	Price	Market Value	Mortgage Balance
		Co-Applicant Employment	
	<ul><li>Employed</li><li>Self-Employed</li><li>Unemployed</li><li>Retired</li><li>Student</li></ul>	Co / ippiloditi Employmone	
	Your Present I	Employer	Phone
Address Information	Address Line 1  Address Line 2  City	State	ZIP Code
Gross	Monthly Salary	Your Position	Years There
You do not have to list alin granting and repayment of		arate maintenance income unless	you want us to consider it for the purposes of
Oth	er Monthly Income		Source of Other Income

Previous Employer (if less than 3 years at current employer)		ent employer)	Years at Previous Employer	
		<u> </u>		
	Address Line 1			
Address Information	Address Line 2			
	City	State	ZIP Code	
	Co-Applican	t Additional Information		
`	our Checking Account Number		Institution Name	
	our Savings Account Number.		Institution Name	
Name of Creditor	Approx. Balance	Monthly Payment	Collateral, if any	
Fotal Amount of Other Monthly Payments not listed above:				
Assets	Value	7	Fitle Held Name	
nformation For Government	Monitoring Purposes			
	only for loans subject to reporting	under the Home Mortgage Discl	osure Act (HMDA).	
	for the following purposes: Home y a 1-4 residential dwelling (regard		ovement (secured or unsecured), or	
ender's compliance with equ	ual credit opportunity, fair housing a ged to do so. The law provides that	and home mortgage disclosure la	ted to a dwelling, in order to monitor the aws. You are not required to furnish this ner on the basis of this information, nor	
f you choose to furnish the ir	nformation, please provide both eth	nnicity and race. For race, you m	ay check more than one designation. If	

for.)

observation or surname.

you do not furnish ethnicity, race, or sex, under Federal regulations, this Lender is required to note the information on the basis of visual

If you do not wish to furnish the above information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the Lender is subject under applicable state law for the particular type of loan applied

	I do not wish to furnish this information.	
	O Hispanic or Latino	
Ethnicity	O Not Hispanic or Latino	
	American Indian, Alaskan Native	
	Asian	
Race or National Origin	Native Hawaiian or other Pacific Islander	
reace of realional Origin	White	
	Black or African American	
Sex	Male     Male     Male	
CCX	○ Female	
	Co-Applicant	
	I do not wish to furnish this information.	
Ethnicity	Hispanic or Latino	
Lumoity	O Not Hispanic or Latino	
	American Indian, Alaskan Native	
	Asian	
Race or National Origin	Native Hawaiian or other Pacific Islander	
	○ White	
	Black or African American	
Sex	○ Male	
	○ Female	
Applicant(s) Statement		
	quest for credit in consideration of Carver State Bank lending to me and/or others upon my guarantee. I/We ntained herein is accurate and complete to the best of my knowledge.	
I/We authorize Carver State Bank to retain property of this application, to rely on the foregoing, to check and verify my credit, employment and salary history, to secure follow up credit reports concerning my credit worthiness and to exchange information about my account with proper persons, creditors and credit bureaus.		
Bank at any time. I acknowle request for credit and subsection	sent and future), bank and other references listed above to release and/or verify information to Carver State dge that this application is subject to approval of credit and acceptance by Carver State Bank. Should my quent loan be approved, I agree to give Carver State Bank written notice immediately upon change of my or any other pertinent information contained herein.	
(required)	I/We AGREE with the above statement	