



Equal Housing Lender | Member FDIC

[Privacy Statement](#)

Home Equity Loan Application

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 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.**

Home Equity Loan Request

Amount Requested:

Purpose:

Type of Application:

☐ Individual Applicant

☐ Joint Applicant

Applicant

First Name		Middle Initial		Last Name	
_____		_____		_____	
Date of Birth		Social Security 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
_____		_____		_____	_____
Are there any unsatisfied Judgments against you?		<input type="radio"/> Yes <input type="radio"/> No			
Have you been declared bankrupt in the last 7 years?		<input type="radio"/> Yes <input type="radio"/> No			
Residence					
Your Primary Residence:		<input type="radio"/> Own with Mortgage <input type="radio"/> Own Clear <input type="radio"/> Rent <input type="radio"/> Other			
Present Address		Address Line 1 _____ Address Line 2 _____ City _____ State _____ ZIP Code _____			
Years At Present Address			Your Monthly Rent or Mortgage Payment		
_____			_____		
Years At Previous Address			Your Previous Address		
_____			_____		
Home Information					
Collateral Property Address (If different from above)				Date Purchased	
_____				_____	

Current Mortgage Holder		Mortgage Holder Phone	
Purchase Price		Market Value	Mortgage Balance
Employment			
	<div><input type="radio"/> Employed</div> <div><input type="radio"/> Self-Employed</div> <div><input type="radio"/> Unemployed</div> <div><input type="radio"/> Retired</div> <div><input type="radio"/> Student</div>		
Your Present 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 alimony, child support or separate maintenance income unless you want us to consider it for the purposes of granting and repayment of this credit request.			
Other Monthly Income		Source of Other Income	
Previous Employer (if less than 3 years at current employer)		Years at Previous Employer	
Address Information	Address Line 1		
	Address Line 2		
	City	State	ZIP Code
Additional Information			

Your Checking Account Number		Institution Name	
<div></div>		<div></div>	
Your Savings Account Number		Institution Name	
<div></div>		<div></div>	
Name of Creditor	Approx. Balance	Monthly Payment	Collateral, if any
<div></div>	<div></div>	<div></div>	<div></div>
<div></div>	<div></div>	<div></div>	<div></div>
<div></div>	<div></div>	<div></div>	<div></div>
Total Amount of Other Monthly Payments not listed above:			
Assets		Value	Title Held Name
<div></div>		<div></div>	<div></div>
Co-Applicant			
First Name	Middle Initial	Last Name	
<div></div>	<div></div>	<div></div>	
Date of Birth	Social Security No.	No. of Dependents	
<div></div>	<div></div>	<div></div>	
Driver's License No.	Driver's License State	Driver's License Expiration	Driver's License Date of Issue
<div></div>	<div></div>	<div></div>	<div></div>
Home Phone	Best Time To Call	Work Phone	E-mail Address
<div></div>	<div></div>	<div></div>	<div></div>
Co-Applicant Residence			
Your Primary Residence:	<div><input type="radio"/> Own with Mortgage</div> <div><input type="radio"/> Own Clear</div> <div><input type="radio"/> Rent</div> <div><input type="radio"/> Other</div>		

Present Address	Address Line 1		
	Address Line 2		
	City	State	ZIP Code
Years At Present Address		Your Monthly Rent or Mortgage Payment	
Years At Previous Address		Your Previous Address	
Co-Applicant Home Information			
Collateral Property Address (If different from above)		Date Purchased	
Current Mortgage Holder		Mortgage Holder Phone	
Purchase Price		Market Value	Mortgage Balance
Co-Applicant Employment			
	<input type="radio"/> Employed		
	<input type="radio"/> Self-Employed		
	<input type="radio"/> Unemployed		
	<input type="radio"/> Retired		
	<input type="radio"/> Student		
Your Present 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 alimony, child support or separate maintenance income unless you want us to consider it for the purposes of granting and repayment of this credit request.

Other Monthly Income	Source of Other Income
<div></div>	<div></div>

Previous Employer (if less than 3 years at current employer)	Years at Previous Employer
<div></div>	<div></div>

Address Information	Address Line 1		
	Address Line 2		
	City	State	ZIP Code
<div></div>	<div></div>	<div></div>	<div></div>

Co-Applicant Additional Information

Your Checking Account Number	Institution Name
<div></div>	<div></div>

Your Savings Account Number.	Institution Name
<div></div>	<div></div>

Name of Creditor	Approx. Balance	Monthly Payment	Collateral, if any
<div></div>	<div></div>	<div></div>	<div></div>
<div></div>	<div></div>	<div></div>	<div></div>
<div></div>	<div></div>	<div></div>	<div></div>
<div></div>	<div></div>	<div></div>	<div></div>

Total Amount of Other Monthly Payments not listed above:	<div></div>
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Assets	Value	Title Held Name
<div></div>	<div></div>	<div></div>

Information For Government Monitoring Purposes

This section to be completed only for loans subject to reporting under the Home Mortgage Disclosure Act (HMDA).

HMDA loans are loans made for the following purposes: Home Purchase (secured), Home Improvement (secured or unsecured), or refinancing of a loan secured by a 1-4 residential dwelling (regardless of purpose).

The following information is requested by the Federal government for certain types of loans related to a dwelling, in order to monitor the Lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may discriminate neither on the basis of this information, nor on whether you choose to furnish it.

If you choose to furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this Lender is required to note the information on the basis of visual observation or surname.

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 for.)

Applicant

	<input type="checkbox"/> I do not wish to furnish this information.
Ethnicity	<input type="radio"/> Hispanic or Latino <input type="radio"/> Not Hispanic or Latino
Race or National Origin	<input type="radio"/> American Indian, Alaskan Native <input type="radio"/> Asian <input type="radio"/> Native Hawaiian or other Pacific Islander <input type="radio"/> White <input type="radio"/> Black or African American
Sex	<input type="radio"/> Male <input type="radio"/> Female

Co-Applicant

	<input type="checkbox"/> I do not wish to furnish this information.
Ethnicity	<input type="radio"/> Hispanic or Latino <input type="radio"/> Not Hispanic or Latino
Race or National Origin	<input type="radio"/> American Indian, Alaskan Native <input type="radio"/> Asian <input type="radio"/> Native Hawaiian or other Pacific Islander <input type="radio"/> White <input type="radio"/> Black or African American
Sex	<input type="radio"/> Male <input type="radio"/> Female

Applicant(s) Statement

I/We have completed this request for credit in consideration of Carver State Bank lending to me and/or others upon my guarantee. I/We certify that all information contained 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.

I authorize my employer (present and future), bank and other references listed above to release and/or verify information to Carver State Bank at any time. I acknowledge that this application is subject to approval of credit and acceptance by Carver State Bank. Should my request for credit and subsequent loan be approved, I agree to give Carver State Bank written notice immediately upon change of my name, address, employment or any other pertinent information contained herein.

(required)	<input type="checkbox"/> I/We AGREE with the above statement
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