

## Member FDIC | Equal Housing Lender Privacy Statement

## Home Equity Line of Credit/Construction Loan Application

| First Name:  | Last Name:  |
|--|---|
| Submitted on:  |   |
| Important Notices  |   |
| Applicants must reside in Mis Important Information to Appl requires all financial institution account. What this means for other information that will allow instances, we may use outside federal law.  False Statements. By complete both, to knowingly make any States Code, Section 1001, a Security Notice: ONLY fill out have the latest version, down Right to Receive a Copy of A appraisal. We will promptly gour own use at your own co Click here to access the Hom Instructions:  Print this form and gather the Complete this form on-line a business days and we will see. To safeguard your privacy, | licant(s). To help the government fight the funding of terrorism and money laundering activities, federal law instead to obtain, verify, and record information that identifies each person who applies for a loan or opens an ar you: When you apply for a loan or open an account, we will ask for your name, address, date of birth, and ow us to identify you. We may also ask to see your driver's license or other identifying documents. In some de sources to confirm the information. The information you provide is protected by our privacy policy and eating this application, I/we fully understand that it is a federal crime punishable by fine or imprisonment, or false statements concerning any of the above facts as applicable under the provisions of Title 18, United at seq. It this loan application on-line if you are using a browser with the latest security enhancements. If you do not alload it now. This form is NOT cached (saved in your computer's memory) when you QUIT your browser. Impraisal Report. We may order an appraisal to determine the property's value and charge you for this give you a copy of an appraisal, even if your loan does not close. You can pay for an additional appraisal for st.  The Equity Loan Disclosures. |
| This application is designed t<br>as applicable. Co-Borrower ir<br>than the "Borrower" (including<br>will not be used as a basis fo<br>community property state, the   | to be completed by the applicant(s). Applicants should complete this form as "Borrower" or "Co-Borrower", information must also be provided (and the appropriate box checked) when the income of a person other g Borrower's spouse) will be used as a basis for loan qualification or the income of the Borrower's spouse r loan qualification, but his or her liabilities must be considered because the Borrower resides in a esecurity property is located in a community property state, or the Borrower is relying on other property enty state as a basis for repayment of the loan.  Type of Loan Application   |
|  |   |
| Choose 1 and initial Joint<br>Intent (if applicable). Use<br>another application if more<br>than 2 applicants. (required)  | <ul> <li>Individual Credit - If checked, this is an Application for Individual Credit - relying solely on my income and assets.</li> <li>Individual Credit with Another - If checked, this is an Application for Individual Credit - relying on my income and assets AND on income and/or assets of another as a basis for loan qualification. (Please complete Borrower and Co-Borrower Sections).</li> <li>Joint Credit - If checked, this is an Application for Joint Credit. By signing below, the Borrower and Co-Borrower agree that each of us intend to apply for joint credit. (Complete Borrower and Co-Borrower Sections).</li> </ul>  |

Joint Credit Acknowledgement (required)

ONLY complete if you chose, JOINT CREDIT

above.

Borrower

Co-Borrower

Please initial (By initialing, you agree that each of us intend to apply for Joint Credit)

| I. TYPE OF MORTGAGE AND TERMS OF LOAN  |   |                        |                         |                  |               |   |  |
|--|---|------------------------|-------------------------|------------------|---------------|---|--|
| Amount A                               | applying For \$   | No. of Mont            | hs                      | Interes          | t Rate        |   |  |
| -                                      |   |                        |                         |                  |               |   |  |
| Amortization Type:                     | Fixed Rate  |                        |                         |                  |               |   |  |
| Amortization Type.                     | Adjustable Rate   |                        |                         |                  |               |   |  |
|  | II. PROPERTY INFORMAT   | TION AND PURPO         | SE OF LOAN              |                  |               |   |  |
|  | <ul><li>Home Equity Line of Credit</li><li>Construction</li></ul> |                        |                         |                  |               |   |  |
| Purpose of Loan:                       | O construction  |                        |                         |                  |               |   |  |
|  | Other:  |                        |                         |                  |               |   |  |
|  |   |                        |                         |                  |               |   |  |
|  | O Primary Residence   |                        |                         |                  |               |   |  |
| Property will be:                      | Secondary Residence   |                        |                         |                  |               |   |  |
|  | O Investment  |                        |                         |                  |               |   |  |
|  |   |                        |                         |                  |               |   |  |
|  | Address Line 1  |                        |                         |                  |               |   |  |
| Property Address                       | Address Line 2  |                        |                         |                  |               |   |  |
|  | City  | State                  | ZIP Co                  | de               |               |   |  |
| Estimated Value of Property (required) |   |                        |                         |                  |               | _ |  |
| (roquirou)                             | III. BORROW   | ER INFORMATION         | N                       |                  |               |   |  |
|  | Borrower's Name (include Jr. or Sr. if applicable)                | Social Security<br>No. | Phone (incl. area code) | Date of<br>Birth | Email Address |   |  |
| Borrower (required)                    | от. п аррпоамој   | 140.                   | code)                   | Dirai            |               |   |  |
|  |   |                        |                         |                  | _             | _ |  |
|  | Married   |                        |                         |                  |               |   |  |
|  | Separated   |                        |                         |                  |               |   |  |
|  | O Unmarried (include single, divo                                 | rced, widowed)         |                         |                  |               |   |  |

|  | Address Line 1   |                   |                        |                         |                  |               |
|--|--|-------------------|------------------------|-------------------------|------------------|---------------|
| Present Address (required)   | Address Line 2   |                   |                        |                         |                  |               |
|  | City   |                   | State                  | ZIP Cod                 | de               |               |
| Co-Borrower (required)   | Co-Borrower's Name<br>Sr. if applic  |                   | Social Security<br>No. | Phone (incl. area code) | Date of<br>Birth | Email Address |
|  | Married Separated Unmarried (include   | e single, divorce | ed, widowed)           |                         |                  |               |
| Present Address  | Address Line 1  Address Line 2  City   |                   | State                  | ZIP Cod                 | de               |               |
|  | ١١   | /. EMPLOYMEN      | T INFORMATION          |                         |                  |               |
| Borrower * Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements. | Self Employed  |                   |                        |                         |                  |               |
|  | Employer Name  | Employer          |                        | Additional Employer     |                  | oyer          |
| Borrower (required)  | Employer Name Employer Address   |                   |                        |                         |                  |               |
|  | Years on Job (If less than 2 yrs, please fill out Additional Employer Information) |                   |                        |                         |                  |               |
|  | Years employed in this profession  |                   |                        |                         |                  |               |
|  | Position/Title   |                   |                        |                         |                  |               |
|  | Business Phone   |                   |                        | _                       |                  |               |

| Co-Borrower * Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.   | Self Employed  |                              |                     |  |
|---|--|------------------------------|---------------------|--|
| Co-Borrower (required)  | Name Address Years on Job (if less than 2 yrs, please fill out Additonal Employer Info.) Years employed in this profession Position/Title Business Phone | Employer                     | Additional Employer |  |
|   | V. N   | MONTHLY INCOME INFORMATION   |                     |  |
| Gross Monthly Income (required)   | Gross Monthly<br>Income  | Borrower  VIII. DECLARATIONS | Co Borrower         |  |
| A. Are there any outstanding judgments against the Borrower or Co-Borrower? (required)  B. Has the Borrower or Co-  | ☐ Yes ☐ No ☐ Yes   | VIII. DECLARATIONS           |                     |  |
| Borrower declared<br>bankruptcy within the past<br>10 years? (required)   | No No  |                              |                     |  |
| C. Has the Borrower or Co-<br>Borrower had property<br>foreclosed upon or given<br>title or deed in lieu thereof<br>in the last 7 years?<br>(required)                            | Yes No   |                              |                     |  |
| D. Is the Borrower or Co-<br>Borrower party to a lawsuit?<br>(required)   | Yes No   |                              |                     |  |
| E. Has the Borrower or Co-<br>Borrower directly or<br>indirectly been obligated on<br>any loan which resulted in<br>foreclosures, transfer of title<br>in lieu of foreclosure, or | Yes No   |                              |                     |  |

| F. Is the Borrower or Co-                                  |                                  |
|--|----------------------------------|
| Borrower presently   |                                  |
| delinquent or in default on                                | Yes                              |
| any Federal debt or any                                    | □ No                             |
| other loan, mortgage, financial obligation, bond, or       |                                  |
| loan guarantee? (required)                                 |                                  |
| G. Is the Borrower or Co-                                  |                                  |
| Borrower obligated to pay                                  | Yes                              |
| alimony, child support, or                                 |                                  |
| separate maintenance?                                      | No                               |
| (required)   |                                  |
| H. Is any part of the down                                 | ☐ Yes                            |
| payment borrowed?  |                                  |
| (required)   | ∐ No                             |
| I. Is the Borrower or Co-                                  |                                  |
| Borrower a co-maker or                                     | ∐ Yes                            |
| endorser on a note?  | □ No                             |
| (required)   |                                  |
| J. Is the Borrower and Co-                                 | Yes                              |
| Borrower U.S. citizens?                                    |                                  |
| (required)   | ∐ No                             |
| K. Is the Borrower or Co-                                  | ☐ Yes                            |
| Borrower a permanent                                       |                                  |
| resident alien? (required)                                 | ∐ No                             |
| L. Does the Borrower or Co-                                |                                  |
| Borrower intend to occupy                                  | ☐ Yes                            |
| the property as their primary                              | □ No                             |
| residence? (required)                                      |                                  |
| M. As the Borrower or Co-                                  | ☐ Yes                            |
| Borrower had an ownership interest in a property in the    |                                  |
| last 3 years? (required)                                   | ∐ No                             |
| , , ,  | Dringing Desidence               |
| M.1 What type of property                                  | Principal Residence              |
| did you own?   | Second Home                      |
| (Complete if the answer to                                 |                                  |
| question M is Yes)   | Investment Property              |
|  |                                  |
| M.2 How did you hold title                                 | Solely by Yourself               |
| to the home? (Complete if the answer to question M is Yes) | Jointly with your Spouse         |
|  |                                  |
|  | Jointly with another Person      |
|  | U coming with another reson      |
| N. Are there any other                                     | Yes                              |
| equity loans on the  |                                  |
| property? (required)                                       | ☐ No                             |
|  | IX. ACKNOWLEDGMENT 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 application 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 application 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 application, 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 application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use: (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan;(5) the property will be occupied as indicated herein;(6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved. (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) 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;(9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law;(10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application 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 application containing a fascimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Consent. You authorize us to contact you using any of the telephone numbers listed on this Credit Application or that you subsequently provide us in connection with your credit account - regardless whether the number we use is assigned to a paging service, cellular telephone service, specialized mobile radio service or other radio common carrier service or any other service for which you may be charged for hte call. You further authorize us to contact you through the use of voice, text and email and through the use of pre-recorded/artificial voice messages or an automated dialing device.

**Acknowledgement.** Each of the applicants hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application for a consumer reporting agency.

| Borrower's Na  | ame Date  | CO-Borrower's Name   | Date       |
|--|---|--|------------|
| Driver's License Upload Please upload a copy of the Front of the Borrower & Co- Borrower Driver Licenses |   | ·  |            |
|  | To be completed by Bank E                                 | Employee (if applicable)  Name and address of Interviewer's Employer | MLO# NMLS# |
| This application was taken by:   | over Internet face-to-face interview by mail by telephone |  |            |