



Equal Housing Lender | Member FDIC

Privacy Statement

## Home Equity Loan Application

First Name:

Last Name:

Submitted on:

### Privacy Policy:

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

### Important Information about Procedures for Opening a New Account

Identification Procedures Requirements: 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.

### 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.

### Click on these links to download the proper disclosures:

[What you should know about Home Equity Lines of Credit \(HELOC\)](#)

[Privacy Disclosure](#)

[Home Equity Application Disclosure](#)

[Consent for Electronic Transactions, Records and Signatures](#)

Disclosures (required)

I/We have downloaded ALL four (4) of the above 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

Your E-mail Address

Home Phone

Best Time To Call

Work Phone

Are there any unsatisfied Judgments against you?

- Yes
- No

Have you been declared bankrupt in the last 7 years?

- Yes
- No

#### Residence

Your Primary Residence:

- Own with Mortgage
- Own Clear
- Rent
- 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

	<input type="radio"/> Employed <input type="radio"/> Self-Employed <input type="radio"/> Unemployed <input type="radio"/> Retired <input type="radio"/> Student
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**Your Present Employer**

**Phone**

<b>Address Information</b>	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**

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

**Additional Information**

**Your Checking Account Number**

**Institution Name**

**Your Savings Account Number**

**Institution Name**

Name of Creditor	Approx. Balance	Monthly Payment	Collateral, if any
Total Amount of Other Monthly Payments not listed above:			
Assets	Value	Title Held Name	
<b>Co-Applicant</b>			
First Name	Middle Initial	Last Name	
Date of Birth	Social Security No.	No. of Dependents	
Driver's License No.	Driver's License State	Your E-mail Address	
Home Phone	Best Time To Call	Work Phone	
<b>Co-Applicant Residence</b>			
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	
<b>Co-Applicant Home Information</b>		
Collateral Property Address (If different from above)		Date Purchased
Current Mortgage Holder		Mortgage Holder Phone
Purchase Price	Market Value	Mortgage Balance
<b>Co-Applicant Employment</b>		
	<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
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

**Co-Applicant Additional Information**

Your Checking Account Number	Institution Name
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Your Savings Account Number.	Institution Name
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Name of Creditor	Approx. Balance	Monthly Payment	Collateral, if any

Total Amount of Other Monthly Payments not listed above:	
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Assets	Value	Title Held Name
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**Applicant(s) Statement**

I/We have completed this request for credit in consideration of **Citizens 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 **Citizens 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 **Citizens State Bank** at any time. I acknowledge that this application is subject to approval of credit and acceptance by **Citizens State Bank**. Should my request for credit and subsequent loan be approved, I agree to give **Citizens 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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