



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?	<input type="radio"/> Yes <input type="radio"/> No
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Have you been declared bankrupt in the last 7 years?	<input type="radio"/> Yes <input type="radio"/> No
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Residence

Your Primary Residence:	<input type="radio"/> Own with Mortgage <input type="radio"/> Own Clear <input type="radio"/> Rent <input type="radio"/> Other
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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

- Employed
- Self-Employed
- Unemployed
- Retired
- 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

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

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

Co-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

Co-Applicant 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

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

- Employed
- Self-Employed
- Unemployed
- Retired
- 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

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
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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:	
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Assets	Value	Title Held Name

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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