



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			
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>
<div><div>Your Present Employer</div><div>Phone</div></div> <div></div>	
Address Information	<div>Address Line 1</div> <div>Address Line 2</div> <div><div>City</div><div>State</div><div>ZIP Code</div></div>
<div><div>Gross Monthly Salary</div><div>Your Position</div><div>Years There</div></div> <div></div>	
<div>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.</div>	
<div><div>Other Monthly Income</div><div>Source of Other Income</div></div> <div></div>	
<div><div>Previous Employer (if less than 3 years at current employer)</div><div>Years at Previous Employer</div></div> <div></div>	
Address Information	<div>Address Line 1</div> <div>Address Line 2</div> <div><div>City</div><div>State</div><div>ZIP Code</div></div>
Additional Information	
<div><div>Your Checking Account Number</div><div>Institution Name</div></div> <div></div>	
<div><div>Your Savings Account Number</div><div>Institution Name</div></div> <div></div>	

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:	<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	
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			
	<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
Co-Applicant 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	
Applicant(s) Statement			
<p>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.</p> <p>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.</p> <p>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.</p>			
(required)	<input type="checkbox"/> I/We AGREE with the above statement		