



1271 Market Street

Dayton, TN 37321

(423) 570-0280

## Home Equity Loan Application

First Name:

Last Name:

### Privacy Policy:

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

Applicants should reside in Walker, Catoosa, Dade, Whitfield, and Chattooga Counties In Georgia and Bledsoe, Bradley, Hamilton, Meigs, Rhea, Roane, and Sequatchie Counties in Tennessee. If you reside outside of this area, the approval process will begin with our evaluation of whether we can adequately service your lending needs.

### 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" or print and fax it to (706) 861-8889.
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: (required)

☐ 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	
_____		_____		_____	
Primary Phone		Best Time To Call		Secondary Phone	
_____		_____		_____	
Are there any unsatisfied Judgments against you? (required)		<input type="radio"/> Yes <input type="radio"/> No			
Have you been declared bankrupt in the last 7 years? (required)		<input type="radio"/> Yes <input type="radio"/> No			
Residence					
Your Primary Residence: (required)		<input type="radio"/> Own with Mortgage <input type="radio"/> Own Clear  <input type="radio"/> Rent <input type="radio"/> Other			
Present Address (required)		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

(required)

- ☐ 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:		<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		<div>Address Line 1</div> <div>Address Line 2</div> <div><div>City</div><div>State</div><div>ZIP Code</div></div>		

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	

### 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 refinance 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 Community National 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 Community National 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 Community National Bank at any time. I acknowledge that this application is subject to approval of credit and acceptance by Community National Bank. Should my request for credit and subsequent loan be approved, I agree to give Community National Bank written notice immediately upon change of my name, address, employment or any other pertinent information contained herein.

**I/We AGREE with the above statement**

Signature(s)	
Signature	Date
Applicant _____	_____
Co-Applicant _____	_____