



Member FDIC | Equal Housing Lender

Debt Consolidation 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. 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.**

Debt Consolidation Loan Request

Amount Requested: _____

Type of Application:

Individual Applicant

Joint Applicant

Applicant

First Name

Middle Name

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 Street 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 |
|--|---|

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: | <input type="radio"/> Own with Mortgage |
| | <input type="radio"/> Own Clear |
| | <input type="radio"/> Rent |
| | <input type="radio"/> Other |

| | |
|------------------------|---------------------------------------|
| Present Street 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

| | |
|------------------------------|------------------|
| 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 refinancing 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 | |
| <p>I/We hereby apply for the loan or credit described in this application. I/We certify that I/we made no misrepresentations in this loan application or in any related documents, that all information is true and complete, and that I/we did not omit any important information. I/We agree that any property securing the loan or credit will not be used for any illegal or restricted purpose. Lender is authorized to verify with other parties and to make any investigation of my/our credit, either directly or through any agency employed by Lender for that purpose.</p> <p>I/We understand that Lender will retain this application and any other credit information Lender receives, even if no loan or credit is granted. These representations and authorizations extend not only to Lender, but also to any insurer of the loan and to any investor to whom Lender may sell all or any part of the loan.</p> <p>I/We further authorize Lender to provide to any such insurer or investor any information and documentation that they may request with respect to my/our application, credit or loan. I understand and agree that Lender may obtain, use and share my state and federal tax return information for purposes of: 1) reviewing and responding to my loan application; 2) originating the loan; 3) servicing the loan; 4) selling or transferring all or a part of the loan or any interest in it; and 5) internal marketing analysis, marketing to me, and other marketing as permitted by law. I understand to accomplish these purposes Lender may need to share this information with Third Parties, including loan servicers, actual or potential purchasers or investors in loans, government agency loan guarantors, mortgage insurers, marketing companies, etc., depending on the type of loan I have applied for, and I agree to such information sharing for these purposes. For the purpose of this consent to sharing tax return information, Lender and Third Parties includes the affiliates, agents and any successors or assigns of Lender and Third Parties.</p> | |
| (required) | <input type="checkbox"/> I/We AGREE with the above statement |