

LOAN APPLICATION

IMPORTANT: Check (✓) the appropriate boxes below and complete the applicable sections.

- HOME EQUITY LINE OF CREDIT Amount Requested _____
- LOT LOAN Term _____
- CONSTRUCTION LOAN
- OTHER _____

Property Address _____

TYPE OF CREDIT REQUESTED

We intend to apply for JOINT CREDIT (initial below)

I am applying for INDIVIDUAL CREDIT

INFORMATION ABOUT YOU

Name	Home Telephone	Birthdate	Driver's License No.	
Daytime Telephone	Number & Ages of Dependents		Social Security No.	
Street Address	City	State	Zip	How Long
Previous Address	City	State	Zip	How Long
Your Employer	Business Telephone	How Long	Supervisor's Name	
Your Employer's Address	City	State	Zip	
Your Position		\$ _____ per Gross Salary or Commission		
Your Previous Employer	How Long	Your Position		
Address			Business Telephone	

Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered for repaying this obligation.

Alimony, child support or separate maintenance received under: Court Order Written Agreement Oral Understanding

Other Income \$ _____ **per** _____ **Source(s) of Income** _____

Is any income you've listed above likely to be reduced before this loan is paid off? No Yes (Explain)

INFORMATION ABOUT YOUR CO-APPLICANT/GUARANTOR

Name	Home Telephone	Birthdate	Driver's License No.	
Daytime Telephone	Number & Ages of Dependents		Social Security No.	
Street Address	City	State	Zip	How Long
Previous Address	City	State	Zip	How Long
Your Employer	Business Telephone	How Long	Supervisor's Name	
Your Employer's Address	City	State	Zip	
Your Position		\$ _____ per Gross Salary or Commission		
Your Previous Employer	How Long	Your Position		
Address			Business Telephone	

Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered for repaying this obligation.

Alimony, child support or separate maintenance received under: Court Order Written Agreement Oral Understanding

Other Income \$ _____ **per** _____ **Source(s) of Income** _____

Is any income you've listed above likely to be reduced before this loan is paid off? No Yes (Explain)

ASSETS OWNED (USE SEPARATE SHEET IF NECESSARY)

DESCRIPTION OF ASSETS	NAME IN WHICH THE ACCOUNT IS CARRIED	VALUE
Checking account number(s) (where)		
Savings account number(s) (where)		
Certificate(s) of deposit (where)		
Marketable securities (issuer, face value)		
Real estate (location, date acquired)		
Life insurance (issuer, face value)		
Automobiles (make, model, year)		
Total assets		\$

OUTSTANDING DEBTS (including charge accounts, installment contracts, credit cards, rent, mortgages and other obligations. use separate sheet if necessary)

CREDITOR	ACCOUNT NUMBER	NAME IN WHICH THE ACCOUNT IS CARRIED	ORIGINAL AMOUNT	PRESENT BALANCE	MONTHLY PAYMENTS
Landlord or Mortgage Holder	<input type="checkbox"/> Rent Payment <input type="checkbox"/> Mortgage		(omit rent) \$	(omit rent) \$	\$
Automobiles (describe)					
Total Debts					\$

USA PATRIOT ACT INFORMATION DISCLOSURE

IMPORTANT INFORMATION ABOUT APPLICATION PROCEDURES:

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 every customer. What this means to you: When you apply for a loan, 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.

MARITAL STATUS

(Do not complete if this is an application for an individual account.)

Applicant: Married Separated Unmarried (including single, divorced, and widowed)
 Co-Applicant/Guarantor: Married Separated Unmarried (including single, divorced, and widowed)

DECLARATIONS

If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.

	APPLICANT		CO-APPLICANT/ GUARANTOR	
	Yes	No	Yes	No
a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? <i>(this would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond or loan guarantee. If "yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Are you presently delinquent or in default of any Federal debt or any other loan, mortgage, financial obligation, bond or loan guarantee? <i>If "Yes," give details as described in the preceding question.</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

j. Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Do you intend to occupy the property as your primary residence? <i>If "Yes," complete question m below.</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Have you had an ownership interest in a property in the last three years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(1) What type of property did you own—principal residence (PR), second home (SH), or investment property (IP)?	_____			
(2) How did you hold title to the home—solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	_____			

IMPORTANT: FOR HOME EQUITY LINE OF CREDIT LOANS ONLY

Are any proceeds to be used for purchase or refinance of primary residence? Yes No
If no, please stop after signature. If yes, please complete page 4.

ALL APPLICANTS PLEASE COMPLETE THIS SECTION

Signature

By signing below, I certify that the information contained in this application on any attachments represents my current financial condition accurately. You may verify the information arising out of my transactions with you to others. This application shall remain the property of Jefferson Bank. I agree to notify the Bank of any material adverse changes in my financial condition and to furnish current financial information upon request by the Bank from time to time.

Applicant's Signature	Date	Co-Applicant's/Guarantor's Signature	Date
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TO BE COMPLETED BY THE INTERVIEWER

For Bank Use Only

This information was provided:

- In a face to face interview
- In a telephone interview
- By the applicant and submitted by fax or mail
- By the applicant and submitted via e-mail or the internet

Interviewer

Interviewer's Phone Number

Date

NMLS Number

IMPORTANT: FOR HOME EQUITY LINE OF CREDIT LOANS ONLY *(continued from page 3)*

Address of property being purchased/refinanced: _____
Street City State Zip

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 neither discriminate on the basis of this information, nor on whether you choose to furnish it. If you 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 casual observation or surname. If you do not wish to furnish the 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: I do not wish to furnish this information (initials) _____
Co-Applicant/Guarantor: I do not wish to furnish this information (initials) _____

Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino		Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	
Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander		Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander	
<input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White		<input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White	
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male		Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	