

HOME IMPROVEMENT LOAN APPLICATION

Please complete the application and bring it with you to the Jefferson Banking Center nearest you or mail it to the address at the bottom of the page.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

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 you driver's license or other identifying documents.

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

TYPE OF CREDIT REQUESTED

- Individual
 Joint Credit (initial _____)

LOAN TERMS:

Amount Requested _____ Secured Unsecured

Term Requested _____ Proposed Collateral _____

APPLICANT

Name			Home Telephone	Cell Phone	Birthdate
Drivers License No.	Social Security No.	Email Address	Are you a U.S. Citizen? <input type="checkbox"/> Yes or <input type="checkbox"/> No	Do you <input type="checkbox"/> Rent or <input type="checkbox"/> Own Monthly payment: \$ _____	
Street Address	City	State	Zip	How Long	
Your Employer	Your Position	Business Phone	How Long		
Your Employer's Address	City	State	Zip		
\$ _____	\$ _____	\$ _____	Source(s)	\$ _____	
Gross Annual Salary	Gross Annual Commission	Other Annual Income		Total Annual Income	

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

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

Have you received credit from us before?

Yes No

Are you obligated to pay alimony, child support, or separate maintenance? No Yes, monthly payments: \$ _____

Are you liable for any other debt? (a co-maker, guarantor or endorser on any loan or contract) No Yes, explain: _____

Have you declared bankruptcy in the last seven (7) years? No Yes, Where? _____ Year? _____ Chapter Filed? _____

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CO-APPLICANT/GUARANTOR

Name	Home Telephone	Cell Phone	Birthdate	
Drivers License No.	Social Security No.	Email Address	Are you a U.S. Citizen? <input type="checkbox"/> Yes or <input type="checkbox"/> No	Do you <input type="checkbox"/> Rent or <input type="checkbox"/> Own Monthly payment: \$ _____
Street Address	City	State	Zip	How Long
Your Employer	Your Position	Business Phone	How Long	
Your Employer's Address	City	State	Zip	
\$ _____	\$ _____	\$ _____	Source(s)	\$ _____
Gross Annual Salary	Gross Annual Commission	Other Annual Income		Total Annual Income

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

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

Have you received credit from us before? Yes No

Are you obligated to pay alimony, child support, or separate maintenance? No Yes, monthly payments: \$ _____

Are you liable for any other debt? (a co-maker, guarantor or endorser on any loan or contract) No Yes, explain: _____

Have you declared bankruptcy in the last seven (7) years? No Yes, Where? _____, Year? _____, Chapter Filed? _____

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)

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

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 not discriminate either on the basis of this information, or 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 visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below.

Borrower: I do not wish to furnish this information.
Ethnicity: Hispanic or Latino Not Hispanic or Latino
Race: American Indian or Alaska Native Asian
 Black or African American
 Native Hawaiian or Other Pacific Islander White
Sex: Female Male

Co-Borrower: I do not wish to furnish this information.
Ethnicity: Hispanic or Latino Not Hispanic or Latino
Race: American Indian or Alaska Native Asian
 Black or African American
 Native Hawaiian or Other Pacific Islander White
Sex: Female Male

To be completed by Loan Originator:

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 email or the internet

Loan Originator's Signature _____ Date _____

Loan Originator's Name (print or type) _____ Loan Originator Identifier _____ Loan Originator's phone number (including area code) _____

Loan Origination Company's Name _____ Loan Origination Company Identifier _____ Loan Origination Company's Address _____

APPLICANT & CO-APPLICANT/GUARANTOR SIGNATURES

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 Bank from time to time.

Applicant's Signature _____ Date _____ Co-Applicant/Guarantor Signature _____ Date _____