

Purpose: OPEN-END CREDIT LOAN APPLICATION

PLEASE PRINT

Check One: Individual Credit Line - relying solely on my income Joint Credit Line
 Individual Credit Line - relying on my income as well as income from other sources

Please answer each question as thoroughly as possible. Provide the following marital status information **only** if: you are applying for joint or secured credit, or you live in a community property state or are relying on property located in such a state for repayment of the credit requested.

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

APPLICANT INFORMATION

CO-APPLICANT OR OTHER PARTY INFORMATION

Note: Complete "Other Party Information" if another person will be permitted to use the account, or if you are relying on income or assets of another person as a basis for repayment, or if you are married and reside, or property you are relying on is located, in a community property state (provide information about your spouse.)

Name			Age			Name			Age														
Address (include city, state and zip)						How Long			Address (include city, state and zip)						How Long								
Previous Address						How Long			Previous Address						How Long								
Home Phone No.						Business Phone No.			Home Phone No.						Business Phone No.								
Taxpayer ID No.			Birth Date / /			No. of Dependents			Taxpayer ID No.			Birth Date / /			No. of Dependents								
Employer			Position			How Long			Employer			Position			How Long								
Employer's Address						Employer's Address																	
Previous Employer			Position			How Long			Previous Employer			Position			How Long								
Name of Nearest Relative						Address						Name of Nearest Relative						Address					
Name of Present Landlord/Mortgage Holder						Phone No.						Name of Present Landlord/Mortgage Holder						Phone No.					
<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Mo. Rent/Mortgage \$						<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Mo. Rent/Mortgage \$																	

INCOME

INCOME

You need not list income from alimony, child support or separate maintenance if you do not want it considered in determining your ability to repay this obligation. If you do list such income, please provide "Other Party Information" about the person on whom you are relying for such income.

Source	Amount	Per(Wk.,Mo.,or Yr.)	Source	Amount	Per(Wk.,Mo.,or Yr.)

OBLIGATIONS

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Include any amounts you must pay toward alimony, child support or separate maintenance. Also list all credit card obligations.

To Whom Paid	Credit Limit	Account Bal.	Mo. Payment	To Whom Paid	Credit Limit	Account Bal.	Mo. Payment

ASSETS

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Do not include real estate assets. Include cash in savings institutions, stocks, bonds, cash value of life insurance, autos, etc.

Type	Amount	Type	Amount

REAL ESTATE

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1. Location	How Held	Name(s) of Owner(s)	Purchase Price \$	Balance Owing \$	1. Location	How Held	Name(s) of Owner(s)	Purchase Price \$	Balance Owing \$
2. Location	How Held	Name(s) of Owner(s)	Purchase Price \$	Balance Owing \$	2. Location	How Held	Name(s) of Owner(s)	Purchase Price \$	Balance Owing \$

Insurance on Home: Agent _____ Policy # _____ Phone # _____

GENERAL INFORMATION

If you or co-applicant or other party answers yes to any of the following questions, please explain on backside.

Are you a guarantor or co-maker of any leases, contracts or debt? Yes No
 Are there any suits or judgements pending against you? Yes No
 Have you been declared bankrupt in the last 10 years? Yes No

I certify that everything I have stated in this application and on any attachments is correct. You may keep this application whether or not it is approved. By signing below I authorize you to check my credit and employment history and to answer questions others may ask you about my credit record with you. I understand that I must update this credit information at your request and if my financial condition changes. I acknowledge receipt of the disclosure "Important Terms Of Our Home Equity Line Of Credit" and the brochure "When Your Home Is On The Line".

Applicant X _____ Date ____/____/____ Co-Applicant X _____ Date ____/____/____