

# Closed-End Real Estate Secured Loan Application

<b>Premier Valley Bank Credit Application</b>						
<b>IMPORTANT : READ THESE DIRECTIONS BEFORE COMPLETING THIS APPLICATION</b>						
<input type="checkbox"/> Check here if you are applying for individual credit in your own name, are not married, and are not relying on alimony, child support, or separate maintenance payments or on the income or assets of another person as the basis for repayment of the credit requested.						
<input type="checkbox"/> Check here in all other situations and provide information about your spouse, a joint applicant or user, or the person on whose alimony, support, or maintenance payments or income or assets you are relying.						
If you intend to apply for joint credit, please initial here. _____ <div style="display: flex; justify-content: space-around; width: 100%;"> <span>Applicant</span> <span>Co-Applicant</span> </div>						
Amount Requested	For How Long	Collateral			Loan Purpose	
Individual Applicant Information						
Name (Last Suffix, First, Middle)			Social Security No.	Birthdate	Telephone No.	Email Address
Driver's License No.	Date of Issue	Country	State	Expiration Date	Cell Phone No.	No. Dependents
Address (Street, City, State, & Zip)					Residence Type	How Long
Previous Address (Street, City, State, & Zip)						How Long
Employer (Company Name & Address)						How Long
Business Phone		Occupation Type			Salary Per Month	
Previous Employer (Company Name & Address)						How Long
Sources of Other Income <b>Alimony, child support, or separate maintenance need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.</b>					Amount Per Month	
Do you have existing account(s) with us?		Type of existing account(s)			Preferred Method of Contact	
Joint Applicant or Other Party Information						
Complete only if: for joint credit, for individual credit relying on income or assets from other sources, or applicant is married and resides in a community property state.						
Name (Last, First, Middle)			Social Security No.	Birthdate	Telephone No.	Email Address
Driver's License No.	Date of Issue	Country	State	Expiration Date	Cell Phone	No. Dependents
Address (Street, City, State, & Zip)					Residence Type	How Long
Previous Address (Street, City, State, & Zip)						How Long
Employer (Company Name & Address)						How Long
Business Phone		Occupation Type			Salary Per Month	
Previous Employer (Company Name & Address)						How Long
Sources of Other Income <b>Alimony, child support, or separate maintenance need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.</b>					Amount Per Month	
Do you have existing account(s) with us?		Type of existing account(s)			Preferred Method of Contact	

### Marital Status

Complete only if: for joint or secured credit, or applicant resides in a community property state or is relying on property located in such a state as a basis for repayment of the credit requested.

**Instructions to Married/RDP Applicant:** Answer all questions relating to you. Also answer all questions relating to your spouse/RDP unless you are separated and your spouse/RDP is not also applying for credit. Unless you indicate otherwise, the Bank will assume:

(1) All property listed is community property. (2) All debts listed for you or your spouse/RDP are community obligations

Applicant	<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried	Other Party	<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried
	<input type="checkbox"/> Separated	<input type="checkbox"/> Registered Domestic Partner		<input type="checkbox"/> Separated	<input type="checkbox"/> Registered Domestic Partner

### Outstanding Debts

Creditor Name	Credit Type	Monthly Pmt.	Balance
_____	_____	_____	_____
_____	_____	_____	_____
<b>Total</b>			_____

### Applicants Assets

Description Of Assets	Financial Institution	Name Carried on Account	Subject to Debt?	Value
_____	_____	_____	_____	_____
<b>Total Assets</b>				_____

### Credit Disclosures (Where Applicable)

In connection with any insurance product or annuity solicited, offered or sold by on behalf of the bank or any of its affiliates, any related application for credit by you may not be conditioned on either:

- a. Your purchase of an insurance product or annuity from or on behalf of the Bank or any of its affiliates; or
- b. Your agreement not to obtain, or a prohibition on your obtaining, an insurance product or annuity from an unaffiliated entity.

You are free to purchase insurance products and annuities from another source.

Insurance products are not a deposit of, nor guaranteed by the Bank, and are not insured by the FDIC or any Federal Government Agency.

### Signature

**Complete the following information about both the Applicant and Joint Applicant or Other Person (if Applicable):**

Are you obligated to make alimony, support or maintenance payments: ( ) No ( ) Yes

If yes, to (name and address) \_\_\_\_\_ Amount per month \$ \_\_\_\_\_

Are you a co-maker, endorser or guarantor on any loan or contract ( ) No ( ) Yes

If Yes, for whom? \_\_\_\_\_ To whom? \_\_\_\_\_

Have you been declared bankrupt in the last 10 years? ( ) No ( ) Yes If yes, where? \_\_\_\_\_ Year \_\_\_\_\_

Are there any unsatisfied judgments against you? ( ) No ( ) Yes If yes, to whom owed? \_\_\_\_\_ Amount \$ \_\_\_\_\_

**IMPORTANT APPLICANT INFORMATION:** 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.

**Notice of Negative Information:** We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

**SIGNATURES** - I certify that everything I have stated in this application and on any attachments is correct. **I further certify that I have read and understand the disclosures described above in the section entitled "Credit Disclosures."** 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 credit information at your request if my financial condition changes.

### Credit Application Interviewer

To Be Completed By Interviewer

This application was taken by : ( ) Face to Face ( ) Fax ( ) Telephone ( ) Mail ( ) Internet

\_\_\_\_\_ Oral Credit Disclosure was given to consumer(s) \*not required for transactions conducted electronically or by mail

\_\_\_\_\_  
Interviewer' Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Other Signature

\_\_\_\_\_  
Date

## Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, race and sex) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race".

The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, race, and sex on the basis of visual observation or surname. If you do not wish to provide some or all of this information, please check below.

### APPLICANT:

Ethnicity: - *Check one or more*

Hispanic or Latino  
 Cuban  Mexican  Puerto Rican

Other Hispanic or Latino - *Print origin, for example, Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:*

Not Hispanic or Latino  Not Applicable (Legal Entity)  
 Information Not Provided  
 I do not wish to furnish this information

### CO-APPLICANT:

Ethnicity: - *Check one or more*  No CoApplicant

Hispanic or Latino  
 Cuban  Mexican  Puerto Rican

Other Hispanic or Latino - *Print origin, for example, Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:*

Not Hispanic or Latino  Not Applicable (Legal Entity)  
 Information Not Provided  
 I do not wish to furnish this information

Race: - *Check one or more*

American Indian or Alaska Native - *Print name of enrolled or principal tribe:*

Asian  
 Asian Indian  Chinese  Filipino  
 Japanese  Korean  Vietnamese

Other Asian - *Print race, for example. Hmong, Laotian, Thai, Pakistani, Cambodian, and so on:*

Black or African American  
 Native Hawaiian or Other Pacific Islander  
 Native Hawaiian  
 Samoan  
 Guamanian or Chamorro

Other Pacific Islander - *Print race, for example. Fijian Tongan, and so on:*

White  
 Not Applicable (Legal Entity)  
 Information Not Provided  
 I do not wish to furnish this information

Race: - *Check one or more*  No CoApplicant

American Indian or Alaska Native - *Print name of enrolled or principal tribe:*

Asian  
 Asian Indian  Chinese  Filipino  
 Japanese  Korean  Vietnamese

Other Asian - *Print race, for example. Hmong, Laotian, Thai, Pakistani, Cambodian, and so on:*

Black or African American  
 Native Hawaiian or Other Pacific Islander  
 Native Hawaiian  
 Samoan  
 Guamanian or Chamorro

Other Pacific Islander - *Print race, for example. Fijian Tongan, and so on:*

White  
 Not Applicable (Legal Entity)  
 Information Not Provided  
 I do not wish to furnish this information

Sex:  Female  Male  Not Applicable (Legal Entity)  
 Information Not Provided  
 I do not wish to furnish this information

Sex:  Female  Male  Not Applicable (Legal Entity)  
 Information Not Provided  No CoApplicant  
 I do not wish to furnish this information

### To Be Completed by Financial Institution (for an application taken in person):

Was the ethnicity of the applicant collected on the basis of visual observation or surname?  
 Yes  
 No

Was the race of the applicant collected on the basis of visual observation or surname?  
 Yes  
 No

Was the sex of the applicant collected on the basis of the visual observation or surname?  
 Yes  
 No

Was the ethnicity of the co-applicant collected on the basis of visual observation or surname?  
 Yes  
 No

Was the race of the co-applicant collected on the basis of visual observation or surname?  
 Yes  
 No

Was the sex of the co-applicant collected on the basis of the visual observation or surname?  
 Yes  
 No

### The Demographic Information was provided through:

Face-to-Face Interview (includes Electronic Media w/Video Component)  
 Telephone Interview  Fax or Mail  Email or Internet

Face-to-Face Interview (includes Electronic Media w/Video Component)  
 Telephone Interview  Fax or Mail  Email or Internet