

HOME EQUITY LINE OF CREDIT APPLICATION

TYPE OF ACCOUNT REQUESTED

Check one to indicate the type of account you are requesting.

Joint Account **Borrowers Initials _____ **Co-Borrowers Initials _____

Individual Account - Relying solely on my income and assets

Individual Account - Relying on my income/assets as well as income/assets of another

TERMS REQUESTED

Amount \$	Interest Rate %	Repayment Type: Interest Only	1.5%
No. of months	Payment \$	Purpose Home Improvement Pay Debt Other	

COLLATERAL PROPERTY

Address	Year Built	Date Purchased	Present Value	Balance Owed
Title in names of	Address of Title Holder		Name/Address of Insurance Co.	
	Address	Phone #	Acct #	

INDIVIDUAL APPLICANT INFORMATION

Name	Birthdate	Social Security #	
Address	County	Drivers License #	
Home Phone	Business Phone	# of dependents	Ages of Dependents
Employer	Position	Years employed	Employer Address
Wages, Salary, Commissions Gross per month Net per month \$ \$		How often paid	
Previous Employer	Position	Years employed	Employer Address
Name and Address of Applicant's Nearest Relative			Relationship

Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered. Alimony, child support and separate maintenance pursuant to:

Court Order Written Agreement Oral Understanding

Other Income Source: _____ Amount: _____

Marital Status: Married Separated Unmarried (single, divorced, widowed)

JOINT APPLICANT OR OTHER PARTY INFORMATION

Provide the information in this section for a joint applicant, another party that will use or contribute assets or income toward repayment on the account, or for your spouse if you live in, or collateral property is located in AZ, CA, ID, LA, NM, NV, TX, WA, WI

Name	Birthdate	Social Security #	
Address	County	Drivers License #	
Home Phone	Business Phone	# of dependents	Ages of Dependents
Employer	Position	Years employed	Employer Address
Wages, Salary, Commissions Gross per month Net per month \$ \$		How often paid	
Previous Employer	Position	Years employed	Employer Address
Name and Address of Applicant's Nearest Relative			Relationship

Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered. Alimony, child support and separate maintenance pursuant to:

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Other Income Source: _____ Amount: _____

Marital Status: Married Separated Unmarried (single, divorced, widowed)

GENERAL INFORMATION

If you or a joint applicant/other party answers "yes" to any of these questions, please explain.

- Are you a guarantor or co-maker of any leases, contracts or debts?
Applicant: Yes No Joint Applicant: Yes No
Explain: _____
- Are there any lawsuits or judgments pending against you?
Applicant: Yes No Joint Applicant: Yes No
Explain: (include amount/s): _____
- Have you been declared bankrupt in the last 10 years?
Applicant: Yes No Joint Applicant: Yes No
Explain: _____

PREVIOUS CREDIT REFERENCES

Describe any previous debt obligations. Mark Applicant related information with an "A".

1.	\$	Date paid:
2.	\$	Date paid:
3.	\$	Date paid:

ASSET AND DEBT INFORMATION			
If Joint Applicant or Other Party Information Section was completed above, this section should be completed giving information about both the Applicant and the Joint Applicant or Other Party. Attach additional sheets if necessary.			
ASSETS			
DESCRIPTION OF CURRENT ASSETS	NAME(S) OF OWNER(S)	SUBJECT TO DEBT: YES/NO	VALUE
Checking Accounts (Institution, Acct #)			
Savings Accounts (Institution, Acct #)			
Automobiles (Make, Model, Year)			
Marketable Securities (Issuer, Type, # of shares)			
Life Insurance Cash Value (Issuer)			
Other Real Estate (Location, when acquired)			
Other Assets (Describe)			
TOTAL ASSETS			

OUTSTANDING DEBTS (include all charge accounts, installment contracts, credit cards, rents, mortgages and other obligations)					
CREDITOR	ACCOUNT NUMBER	NAMES ON ACCOUNT	ORIGINAL AMOUNT	PRESENT BALANCE	MONTHLY PAYMENT
Auto Loans					
Credit or Charge Cards					
Landlord or Mortgage Holder on other Real Estate					
Other					
TOTAL DEBTS			\$	\$	\$

Are you a U.S. citizen? Borrower: Yes No Co-Borrower: Yes No
 Are you a permanent resident alien? Borrower: Yes No Co-Borrower: Yes No

NOTICE – APPRAISAL COPY: You have the right to a copy of the appraisal report used in connection with your application for credit. If you wish a copy, please write to us at the mailing address we have provided. We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application. In your letter, give us the following information: Loan or application number (if known), date of application, name(s) of loan applicant(s), property address, and current mailing address.

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, to have a consumer credit report prepared on me for the purpose of evaluating this application for credit, 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 Home Equity Brochure and the Lender's Home Equity disclosure statement on today's date.

Applicant: _____ **Date:** _____ **Joint Applicant:** _____ **Date:** _____

CREDITOR USE ONLY		
This application was taken by: <input type="checkbox"/> Face to face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone		
Date Application Received:	Received By:	Amount Requested: \$
Date Application Completed:	Approved By:	Amount Approved: \$
Rescindable? <input type="checkbox"/> Yes <input type="checkbox"/> No RESPA Applicable? <input type="checkbox"/> Yes <input type="checkbox"/> No	Funding Date:	Initial Advance: \$

NATIONAL BANK OF SOUTHWEST FLORIDA

**FAIR AND ACCURATE CREDIT TRANSACTIONS ACT
CONSUMER NOTIFICATION**

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.

The Borrower, after having read the contents of the above notification, acknowledges receipt of this Notification and further acknowledges that this Notification was completed in full at time of application for a consumer loan.

BORROWER:

Name

Date

Name

Date

NATIONAL BANK OF SOUTHWEST FLORIDA

IMPORTANT APPLICANT INFORMATION

Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

The Borrower, after having read the contents of the above disclosure, acknowledges receipt of this Disclosure and further acknowledges that this Disclosure was provided at time of application.

BORROWER:

Borrower

Date

Borrower

Date