



**MULTI-PURPOSE LOAN APPLICATION**

If you intend to apply for joint credit, please initial here.

Applicant \_\_\_\_\_ Co-Applicant \_\_\_\_\_

YOUR PERSONAL HISTORY & LOAN REQUEST						
TYPE OF LOAN (Check All That Apply) <input type="checkbox"/> INDIVIDUAL <input type="checkbox"/> JOINT <input type="checkbox"/> UNSECURED <input type="checkbox"/> SECURED		AMOUNT REQUESTED \$	TERM	RATE REQUESTED	PAYMENT	NO. OF PAYMENTS
PURPOSE OF APPLICATION (Check All That Apply & Describe Request) <input type="checkbox"/> PURCHASE <input type="checkbox"/> CONSTRUCTION (PERSONAL HOME) <input type="checkbox"/> OVERDRAFT PROTECTION <input type="checkbox"/> DESCRIBE: _____ <input type="checkbox"/> HOME IMPROVEMENT <input type="checkbox"/> CONSTRUCTION (SPECULATIVE) <input type="checkbox"/> HOME EQUITY LINE OF CREDIT <input type="checkbox"/> REFINANCE <input type="checkbox"/> CONSTRUCTION / PERMANENT <input type="checkbox"/> PERSONAL LINE OF CREDIT						
LAST NAME	FIRST NAME	INITIAL	MM	DATE OF BIRTH DD	YR	# DEPENDENTS
PRESENT ADDRESS <input type="checkbox"/> RENT <input type="checkbox"/> OWN	CITY	STATE	ZIP CODE	HOW LONG	HOME PHONE ( )	
PREVIOUS ADDRESS (IF PRESENT ADDRESS LESS THAN 2 YRS)	CITY	STATE	ZIP CODE	HOW LONG	PREVIOUS ADDRESS WAS <input type="checkbox"/> RENTED <input type="checkbox"/> OWNED	
SOCIAL SECURITY NUMBER/TIN	CELL PHONE NUMBER	DRIVER'S LICENSE NUMBER	STATE	MM	EXPIRATION DATE DD	YR
MM	DD	YR	MM	DD	YR	ISSUE DATE
NAME OF NEAREST RELATIVE NOT LIVING WITH YOU	ADDRESS	CITY	STATE	ZIP CODE	HOME PHONE ( )	

YOUR EMPLOYMENT OR BUSINESS (If self-employed, attach financial statement and tax returns.)						
NAME AND ADDRESS OF EMPLOYER			CITY	STATE	ZIP CODE	BUSINESS PHONE ( )
POSITION	TIME EMPLOYED YRS	MOS	GROSS INCOME: \$	<input type="checkbox"/> HOURLY <input type="checkbox"/> WEEKLY <input type="checkbox"/> MONTHLY <input type="checkbox"/> YEARLY	SUPERVISOR'S NAME	
OTHER INCOME: <b>NOTICE:</b> Alimony, Child Support, Or Separate Maintenance Income Need Not Be Disclosed If You Do Not Want It Considered As A Basis For Paying This Obligation.						
NAME AND ADDRESS OF PREVIOUS EMPLOYER (IF PRESENT EMPLOYMENT LESS THAN 2 YRS)			GROSS INCOME	TIME EMPLOYED	BUSINESS PHONE ( )	

MARITAL STATUS (DO NOT COMPLETE IF INDIVIDUAL OR UNSECURED CREDIT IS BEING REQUESTED)			
YOUR MARITAL STATUS:	<input type="checkbox"/> MARRIED	<input type="checkbox"/> SEPARATED	<input type="checkbox"/> UNMARRIED (The Term "Unmarried" Includes Single, Widowed Or Divorced)
CO-APPLICANT MARITAL STATUS:	<input type="checkbox"/> MARRIED	<input type="checkbox"/> SEPARATED	<input type="checkbox"/> UNMARRIED (The Term "Unmarried" Includes Single, Widowed Or Divorced)

CO-APPLICANT INFORMATION, IF APPLICABLE						
LAST NAME	FIRST NAME	INITIAL	MM	DATE OF BIRTH DD	YR	# DEPENDENTS
PRESENT ADDRESS <input type="checkbox"/> RENT <input type="checkbox"/> OWN	CITY	STATE	ZIP CODE	HOW LONG	HOME PHONE ( )	
PREVIOUS ADDRESS (IF PRESENT ADDRESS LESS THAN 2 YRS)	CITY	STATE	ZIP CODE	HOW LONG	PREVIOUS ADDRESS WAS <input type="checkbox"/> RENTED <input type="checkbox"/> OWNED	
SOCIAL SECURITY NUMBER/TIN	CELL PHONE NUMBER	DRIVER'S LICENSE NUMBER	STATE	MM	EXPIRATION DATE DD	YR
MM	DD	YR	MM	DD	YR	ISSUE DATE
NAME AND ADDRESS OF EMPLOYER	CITY	STATE	ZIP CODE	BUSINESS PHONE ( )		
POSITION	TIME EMPLOYED YRS	MOS	GROSS INCOME: \$	<input type="checkbox"/> HOURLY <input type="checkbox"/> WEEKLY <input type="checkbox"/> MONTHLY <input type="checkbox"/> YEARLY	SUPERVISOR'S NAME	
OTHER INCOME: <b>NOTICE:</b> Alimony, Child Support, Or Separate Maintenance Income Need Not Be Disclosed If You Do Not Want It Considered As A Basis For Paying This Obligation.						
NAME AND ADDRESS OF PREVIOUS EMPLOYER (IF PRESENT EMPLOYMENT LESS THAN 2 YRS)			GROSS INCOME	TIME EMPLOYED	BUSINESS PHONE ( )	

QUESTIONS THAT APPLY TO BOTH APPLICANT & CO-APPLICANT	Applicant	Co-Applicant
ARE THERE ANY OUTSTANDING JUDGMENTS AGAINST YOU?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
HAVE YOU BEEN DECLARED BANKRUPT WITHIN THE PAST 7 YEARS?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
HAVE YOU HAD PROPERTY FORECLOSED UPON OR GIVEN TITLE OR DEED IN LIEU THEREOF IN THE LAST 7 YEARS?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
ARE YOU OBLIGATED TO PAY ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
IF A PURCHASE LOAN, IS ANY OF THE DOWN PAYMENT BORROWED?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
ARE YOU A CO-MAKER OR GUARANTOR ON A NOTE?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
ARE YOU A UNITED STATES CITIZEN?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
ARE YOU A SERVICEMEMBER OR A DEPENDENT OF A SERVICEMEMBER?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
IF YOU ARE NOT A UNITED STATES CITIZEN, ARE YOU A RESIDENT ALIEN? (Leave Blank If Not Applicable)	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
IF YOU ARE NOT A UNITED STATES CITIZEN, ARE YOU A NON-RESIDENT ALIEN? (Leave Blank If Not Applicable)	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO

IF SECURED BY REAL ESTATE – PROPERTY INFORMATION						
ADDRESS OF PROPERTY TO BE SECURED		ESTIMATED VALUE?	LAND ONLY? <input type="checkbox"/> YES <input type="checkbox"/> NO	NUMBER OF UNITS	YEAR BUILT	PRIMARY RESIDENCE? <input type="checkbox"/> YES <input type="checkbox"/> NO
IF A PURCHASE LOAN, COMPLETE THIS ROW:	PURCHASE PRICE \$	CASH DOWN \$	CLOSING COSTS PAID BY SELLER \$ (ATTACH SALES CONTRACT)			
IF A CONSTRUCTION LOAN, COMPLETE THIS ROW:	DATE OF LOT PURCHASED	ORIGINAL COST \$	PRESENT VALUE \$	CONSTRUCTION COSTS \$ (ATTACH PLANS, SPECS, CONTRACT, ETC.)		

IF SECURED BY OTHER COLLATERAL – PROPERTY INFORMATION				
DESCRIBE (Include Any Year, Make & Model):	VEHICLE IDENTIFICATION NUMBER	MILEAGE	PURCHASE PRICE	CASH DOWN

INSURANCE ON COLLATERAL			
NAME OF INSURANCE COMPANY OR AGENT	TELEPHONE NUMBER ( )	CITY	STATE

YOUR ASSETS AND DEBTS / LIABILITIES (INCLUDING CO-APPLICANT)							
ASSETS				DEBTS / LIABILITIES			
DESCRIPTION	OWNED BY (APPLICANT / CO-APPLICANT)	CASH VALUE	CREDITOR	IN NAME OF (APP. / CO-APP.)	MO. PMT	BALANCE	
CHECKING/SAVINGS			MORTGAGE OR RENT				
<input type="checkbox"/> CHECKING BANK _____			MORTGAGE OR RENT				
<input type="checkbox"/> CHECKING BANK _____			MORTGAGE OR RENT				
<input type="checkbox"/> SAVINGS BANK _____			MORTGAGE OR RENT				
<input type="checkbox"/> SAVINGS BANK _____			MORTGAGE OR RENT				
<input type="checkbox"/> BANK IRAs BANK _____			MORTGAGE OR RENT				
AUTOMOBILE (DESCRIBE YEAR, MAKE, MODEL)			AUTO				
AUTOMOBILE (DESCRIBE YEAR, MAKE, MODEL)			AUTO				
AUTOMOBILE (DESCRIBE YEAR, MAKE, MODEL)			AUTO				
LIFE INSURANCE		(CASH VALUE)	OTHER				
Face Amount: \$ _____							
REAL ESTATE (DESCRIBE TYPE)			OTHER				
REAL ESTATE (DESCRIBE TYPE)			OTHER				
SECURITIES (DESCRIBE TYPE)			OTHER				
FURNITURE & PERSONAL PROPERTY			OTHER				
OTHER			OTHER				
<input type="checkbox"/> 401K (VESTED)			OTHER				
<input type="checkbox"/> IRAs							
<input type="checkbox"/> _____							
<input type="checkbox"/> _____							
<b>TOTAL MONTHLY PAYMENTS:</b>					\$		
<b>TOTAL ASSETS:</b>		<b>A</b> \$	<b>NET WORTH (A minus B): \$</b>		<b>TOTAL</b>	<b>B</b> \$	

**INFORMATION FOR GOVERNMENT MONITORING PURPOSES**

Only To Be Completed On Purchases Of Residential Dwellings And Secured By Any Residential Dwelling, Home Improvement Of Residential Dwellings (Regardless If Secured Or Not Secured), Or A Refinance Of A Loan In Which Both The Existing Loan And The New Loan Are Secured By Liens On Residential Dwellings. Complete On Construction / Permanent Loans. Do Not Complete On Temporary Loans, Such As Temporary Construction Loans, Nor On Lot Loans.

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. YOU MAY SELECT ONE OR MORE DESIGNATIONS FOR "RACE". THE LAW PROVIDES THAT A LENDER MAY NEITHER DISCRIMINATE ON THE BASIS OF THIS INFORMATION, NOR ON WHETHER YOU CHOOSE TO FURNISH IT. HOWEVER, IF YOU CHOOSE NOT TO FURNISH THE INFORMATION AND YOU HAVE MADE THIS APPLICATION IN PERSON, UNDER FEDERAL REGULATIONS THE LENDER IS REQUIRED TO NOTE ETHNICITY, RACE, AND SEX ON THE BASIS OF VISUAL OBSERVATION OR SURNAME. IF YOU DO NOT WISH TO FURNISH THE INFORMATION, PLEASE CHECK BELOW.

**BORROWER:**  I Do Not Wish To Furnish This Information      **CO-BORROWER:**  I Do Not Wish To Furnish This Information

**ETHNICITY:**  Hispanic or Latino       Not Hispanic or Latino      **ETHNICITY:**  Hispanic or Latino       Not Hispanic or Latino

**RACE:**  American Indian or Alaskan Native       Asian       Black or African American      **RACE:**  American Indian or Alaskan Native       Asian       Black or African American  
 Native Hawaiian or Other Pacific Islander       White       Native Hawaiian or Other Pacific Islander       White

**SEX:**  Male       Female      **SEX:**  Male       Female

**INSURANCE INFORMATION**

**MOUNTAIN VALLEY BANK CANNOT CONDITION AN EXTENSION OF CREDIT ON EITHER YOUR PURCHASE OF AN INSURANCE PRODUCT OR ANNUITY FROM US OR ANY OF OUR AFFILIATES. MOUNTAIN VALLEY BANK ALSO CANNOT CONDITION AN EXTENSION OF CREDIT ON YOUR AGREEMENT NOT TO OBTAIN, OR PROHIBIT YOU FROM OBTAINING, AN INSURANCE PRODUCT OR ANNUITY FROM AN UNAFFILIATED ENTITY.**

**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 YOUR DRIVER'S LICENSE OR OTHER IDENTIFYING DOCUMENTS.

**ACKNOWLEDGMENT**

I HAVE READ, UNDERSTAND AND ACKNOWLEDGE RECEIPT OF THE 'INSURANCE INFORMATION' ABOVE. I ALSO ACKNOWLEDGE ORAL RECEIPT OF THE 'INSURANCE INFORMATION' ABOVE UNLESS I HAVE APPLIED FOR CREDIT BY MAIL OR ELECTRONICALLY. EVERYTHING THAT I HAVE STATED IN THIS APPLICATION IS CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT YOU WILL RETAIN THIS APPLICATION WHETHER OR NOT IT IS APPROVED. YOU ARE AUTHORIZED TO CHECK MY CREDIT AND EMPLOYMENT HISTORY AND TO ANSWER QUESTIONS ABOUT YOUR CREDIT EXPERIENCE WITH ME.

\_\_\_\_\_  
**APPLICANT'S SIGNATURE**                      **DATE**                      **APPLICANT'S SIGNATURE**                      **DATE**

**FOR BANK USE ONLY**

This Application Was Taken:       in a face-to-face interview       by mail       by telephone       by Internet

Date Received: \_\_\_\_\_      Lending Officer: \_\_\_\_\_