

SECTION A – How Do You Want To Borrow											
I am applying for a											
<input type="checkbox"/> Home Equity Line of Credit (New)		<input type="checkbox"/> Vehicle Loan		<input type="checkbox"/> Unsecured Loan		<input type="checkbox"/> Unsecured Line of Credit					
<input type="checkbox"/> Home Equity Line of Credit (Increase)		<input type="checkbox"/> Other (Describe) _____									
Amount of my Loan Request \$ _____				Term in Months (Installment Loans Only) _____							
We are applying for joint credit.		Applicant Signature; _____				Co-Applicant Signature _____					
Purpose:											
<input type="checkbox"/> Purchase/Refinance Automobile (See Section D)		<input type="checkbox"/> Home Improvement (See Section I)									
<input type="checkbox"/> Debt Consolidation (See Section G)		<input type="checkbox"/> Other (Describe) _____									
SECTION B – Tell Us About The Applicant					<input type="checkbox"/> Existing Customer		<input type="checkbox"/> New Customer				
First Name		Initial	Last Name			Suffix (Example: Jr., Sr., III)					
Social Security Number		Date of Birth		Marital Status (If applying for other than individual, unsecured credit) <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (including Single, Divorced, and Widowed)							
Citizenship: <input type="checkbox"/> U.S. Citizen		<input type="checkbox"/> Resident Alien		<input type="checkbox"/> Non-Resident Alien		<input type="checkbox"/> Active Military/Dependent		Home Phone Email			
Home Street Address		City		State		Zip					
<input type="checkbox"/> Own/Buying <input type="checkbox"/> Rent <input type="checkbox"/> Live with Others		Mortgage Payment/Monthly Rent \$		Time at this Address: Years _____ Months _____							
Mailing Address (If different from home address)		City		State		Zip					
Previous Address (If at current address less than two years)		City		State		Zip					
Name of Employer		Position/Occupation		<input type="checkbox"/> Full-time <input type="checkbox"/> Part-time <input type="checkbox"/> Self-Employed		<input type="checkbox"/> Retired <input type="checkbox"/> Unemployed					
Employer Address		Business Phone		Time with this Employer		Time in this Line of Work					
Gross Salary \$		<input type="checkbox"/> Annually <input type="checkbox"/> Monthly		Bonuses/Commissions \$		<input type="checkbox"/> Annually <input type="checkbox"/> Monthly		*Other Income Source: _____ \$			
								<input type="checkbox"/> Annually <input type="checkbox"/> Gross <input type="checkbox"/> Monthly <input type="checkbox"/> Net			
*Income from alimony, child support or separate maintenance payments need not be revealed by you or any co-applicant unless you wish the bank to consider such income as a basis for repaying the requested credit.											
Name and Address of Relative not living with you (other than co-applicant)		Relationship		Home Phone							
SECTION C – Tell Us About The			<input type="checkbox"/> Co-Applicant		<input type="checkbox"/> Co-Signer (If Applicable)			<input type="checkbox"/> Existing Customer		<input type="checkbox"/> New Customer	
First Name		Initial	Last Name			Suffix (Example: Jr., Sr., III)					
Social Security Number		Date of Birth		Marital Status (If applying for other than individual, unsecured credit) <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (including Single, Divorced, and Widowed)							
Citizenship: <input type="checkbox"/> U.S. Citizen		<input type="checkbox"/> Active Military/Dependent		Relationship to Applicant		Home Phone		Cell Phone			
Home Street Address		City		State		Zip					
<input type="checkbox"/> Own/Buying <input type="checkbox"/> Rent <input type="checkbox"/> Live with Others		Mortgage Payment/Monthly Rent \$		Time at this Address: Years _____ Months _____							
Mailing Address (If different from home address)		City		State		Zip					
Previous Address (If at current address less than two years)		City		State		Zip					
Name of Employer		Position/Occupation		<input type="checkbox"/> Full-time <input type="checkbox"/> Part-time <input type="checkbox"/> Self-Employed		<input type="checkbox"/> Retired <input type="checkbox"/> Unemployed					
Employer Address		Business Phone		Time with this Employer		Time in this Line of Work					
Gross Salary \$		<input type="checkbox"/> Annually <input type="checkbox"/> Monthly		Bonuses/Commissions \$		<input type="checkbox"/> Annually <input type="checkbox"/> Monthly		*Other Income Source: _____ \$			
								<input type="checkbox"/> Annually <input type="checkbox"/> Gross <input type="checkbox"/> Monthly <input type="checkbox"/> Net			
*Income from alimony, child support or separate maintenance payments need not be revealed by you or any co-applicant unless you wish the bank to consider such income as a basis for repaying the requested credit.											
Name of Relative not living with you (other than applicant)		Relationship		Home Phone							
SECTION D – Describe The Collateral To Secure Your Loan											
Real Estate Street Address or Legal Description		City		State		Zip		Located in County/City			
Estimated Value \$		<input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence		<input type="checkbox"/> Rental Property		First Mortgage Payment Type: <input type="checkbox"/> Principal & Interest <input type="checkbox"/> Interest Only <input type="checkbox"/> Other (Describe) _____					
1 <sup>st</sup> Lien Holder		Balance \$		Payoff <input type="checkbox"/> Yes <input type="checkbox"/> No		2 <sup>nd</sup> Lien Holder		Balance \$		Payoff <input type="checkbox"/> Yes <input type="checkbox"/> No	
Automobile Year	Make	Model	Body/Style	Options		Vehicle Identification Number (VIN)					
Mileage	New/Purchase Price \$		Used/NADA Retail \$		Lien Holder		Balance \$				
Other Collateral (Description)							Value \$				

**SECTION E – Tell Us About Any Assets**

Account	Type	Financial Institution	Ownership	Value	Rate	Maturity
Liquid Assets: Checking, Savings, Money Markets, CDs, Etc.						
Long-term Fixed Assets: 401K, IRAs 529 plans, Stock, Bonds, Mutual Funds, Annuities, Etc.						

**SECTION F – Tell Us About Any Other Assets**

Other Assets	Type	Location/Description	Purchase Price	Approximate Value
Real Estate: Primary & Secondary Residence, Rental, Business, Etc.				
Miscellaneous: Cash Value Life Insurance, Auto, Etc.				

**SECTION G – Tell Us About Any Liabilities/Debt (Please put a check mark in the payoff column for any debt that will be paid with this loan.)**

Liabilities	Financial Institution	Rate	Term	Monthly Payments	Balance	Payoff
Mortgage						
Second Mortgage/Equity Line						
Rental Property						
Auto Loan						
Auto Loan						
Other: Credit Cards or Unsecured Loans						

**SECTION H – Signatures**

The above application is submitted for the purpose of obtaining credit and all information herein is certified to be true, complete, and correct to my knowledge. I/We authorize Sonabank to make whatever credit inquiries it deems necessary in connection with the credit application or in the course of review or collection of any credit extended in reliance on this application. I/We authorize and instruct any person, including but not limited to, all local, state, or federal government agencies, or consumer reporting agencies, to complete and furnish Sonabank any information it may have or obtain in response to such credit inquires, and agree that such information, along with this application, shall remain Sonabank's property whether or not credit is extended.

Applicant's Signature	Date	Co-Applicant's Signature	Date
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**For Bank Use Only**

Date Received by Branch \_\_\_\_\_  Auto Draft-Account Number \_\_\_\_\_

HELOC Modification to Loan Number \_\_\_\_\_

Loan Officer Name \_\_\_\_\_ Employee # \_\_\_\_\_ Branch \_\_\_\_\_ RC # \_\_\_\_\_

Application Taken:  In Person  Fax  Telephone  Mail-In  Drop-Off

Origination Fee:  From Amt. Requested  Add to Amt. Requested

**SECTION I – Information for Government Monitoring Purposes**

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:**

- Mexican  Puerto Rican
- Cuban
- Other Hispanic or Latino - *Print Origin*

- Not Hispanic or Latino
- I do not wish to provide this information

**Race: Check one or more**

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

- Asian  Chinese
- Asian Indian  Japanese
- Filipino  Vietnamese
- Korean
- Other Asian - *Print race*

- Other
- Other
- Other
- Other
- Other

- Y
- Other

**GYI :**

- T
- Other
- Other

**Co-Applicant:**

**Ethnicity:**

- Mexican  Puerto Rican
- Cuban
- Other Hispanic or Latino - *Print Origin*

- Not Hispanic or Latino
- I do not wish to provide this information

**Race: Check one or more**

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

- Asian
- Asian Indian
- Filipino
- Korean
- Other Asian - *Print race*

- Other
- Other
- Other
- Other
- Other

- Y
- Other

**GYI :**

- T
- Other
- Other