

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) _____				
I am applying: <input type="checkbox"/> Individually OR <input type="checkbox"/> Jointly: We are applying for joint credit and are relying on our income and assets as the basis for repayment for the credit requested.									
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		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	
						Years _____ Months _____		Years _____ Months _____	
Gross Salary \$		<input type="checkbox"/> Annually	Bonuses/Commissions \$		<input type="checkbox"/> Annually	*Other Income Source: _____ \$		<input type="checkbox"/> Annually	<input type="checkbox"/> Gross
		<input type="checkbox"/> Monthly			<input type="checkbox"/> Monthly			<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	
<input type="checkbox"/> Resident Alien		<input type="checkbox"/> Non-Resident Alien							
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	
						Years _____ Months _____		Years _____ Months _____	
Previous Employer Name & Address									
Gross Salary \$		<input type="checkbox"/> Annually	Bonuses/Commissions \$		<input type="checkbox"/> Annually	*Other Income Source: _____ \$		<input type="checkbox"/> Annually	<input type="checkbox"/> Gross
		<input type="checkbox"/> Monthly			<input type="checkbox"/> Monthly			<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 st Lien Holder		Balance \$		Payoff <input type="checkbox"/> Yes <input type="checkbox"/> No		2 nd 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

- Other
- Other

GYI :

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

- Other
- Other
- Other
- Other
- Other

- Other
- Other

GYI :

- T
- F
- Other