



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

Table with 7 columns: Account, Type, Financial Institution, Ownership, Value, Rate, Maturity. Rows include Liquid Assets (Checking, Savings, Money Markets, CDs, Etc.) and Long-term Fixed Assets (401K, IRAs 529 plans, Stock, Bonds, Mutual Funds, Annuities, Etc.).

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

Table with 5 columns: Other Assets, Type, Location/Description, Purchase Price, Approximate Value. Rows include Real Estate (Primary & Secondary Residence, Rental, Business, Etc.) and 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.)**

Table with 7 columns: Liabilities, Financial Institution, Rate, Term, Monthly Payments, Balance, Payoff. Rows include Mortgage, Second Mortgage/Equity Line, Rental Property, Auto Loan, and Other (Credit Cards or Unsecured Loans).

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

This information is ONLY to be collected on Loans (not Credit Lines) if the funds are to be used for any of the following purposes:
• Home Purchase Secured by Dwelling
• Home Improvement Secured or Unsecured
• Refinance of a Loan Secured by a Dwelling and this Loan will also be Secured by a Dwelling
Do not complete this information on any Home Equity Credit Lines no matter what the purpose or any other loans that do not meet the above requirements.
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. The law provides that a lender may not discriminate on the basis of this information, or 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 or national origin, and sex on the basis of visual observation or surname. If you do not wish to furnish the information, please check below.

Form with columns for Applicant and Co-Applicant. Fields include Ethnicity, Race, Sex, and Branch Representative. Includes checkboxes for 'I do not wish to furnish this information' and 'Obtained by Observation'.

Form with columns for Occupancy and Property Type. Includes checkboxes for Owner Occupied, Non-Owner Occupied, 1-4 Family, Multi-Family, and Manufactured Housing.

**SECTION I – 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 EVB 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 EVB any information it may have or obtain in response to such credit inquires, and agree that such information, along with this application, shall remain EVB's property whether or not credit is extended.

Form with fields for Applicant's Signature, Date, Co-Applicant's Signature, and Date.

Form for Bank Use Only. Includes fields for Date Received by Branch, HELOC Modification to Loan Number, Loan Officer Name, Employee #, Branch, RC #, Application Taken (In Person, Fax, Telephone, Mail-In, Drop-Off), and Origination Fee (From Amt. Requested, Add to Amt. Requested).