

HOME EQUITY LINE OF CREDIT

The following information is required for all borrowers to process your loan request:

EMPLOYMENT AND INCOME VERIFICATION

- Copies of your most recent paystub(s) covering a 30 day period
- Copy of last two (2) year's W-2s for all borrowers whose income is used to qualify for the loan.
- If self employed (including rental income), provide copies of your signed federal income tax return for the previous two (2) years and a year-to-date profit-and-loss statement.
- If you choose to use your Social Security, disability, pension, or child support/alimony income, provide copies of award certificate, pension statement or support enforcement action.
- Copy of your drivers license or photo identification.

Please note – additional documentation may be required depending upon loan requested.



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PLEASE CHECK THE TYPE OF CREDIT FOR WHICH YOU ARE APPLYING:

MARRIED BORROWERS may apply for a separate account.

Individual Credit – You must complete the borrower section about yourself and the co-borrower section about your spouse if: (1) You live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI); (2) your spouse will use the account; or (3) you are relying on your spouse's income as a source of repayment.

Joint Credit – If you are applying for a joint account or an account that you and another person will use, you must also complete the co-borrower section. _____ Both borrowers initial here if you intend to apply for joint credit.

CREDIT REQUESTED:

Amount of Credit Requested \$ _____ Interest Rate _____

Purpose of Loan _____

COMPLETE THIS SECTION FOR A SECURED LOAN:

Property Address _____ Date Purchased _____

Purchase Price \$ _____ Estimated Present Value of Home _____

Name on Title _____

Legal Description _____

Year House Built _____ No. Rooms _____ No. Bedrooms _____ No. Baths _____ Family Room or Den Yes No

Gross Living Area (sq ft) _____ Garage / Carport (type & no.) _____ Central Air Yes No



BORROWER INFORMATION:

First Name _____ Middle Initial _____ Last Name _____

Other names under which credit reference may be verified _____

Phone (_____) _____ Email Address _____

Street Address _____

City, State, Zip _____ Years There _____

Own Home Rent Other _____

Mailing Address, if different from above _____

Previous Address _____ Years There _____
(If less than two years at current address)

Social Security Number _____ Date of Birth ____/____/____ Number of dependents (self & spouse excluded) _____

Marital Status (required if you reside in Washington State or any other community property state): Married Single Divorced Widowed

BORROWER EMPLOYMENT:

Retired Self Employed (please describe) _____

Name of Current Employer _____ Current Position Held _____

Current Employer's Address _____ Bus. Phone (____) _____

Immediate Supervisor _____ Length of Current Employment ____ (yrs) ____ (mos)

Name of Previous Employer _____ Position Held _____ How Long? ____ (yrs) ____ (mos)

Previous Employer's Address _____ Bus. Phone (____) _____

BORROWER FINANCIAL INFORMATION:

Your Gross Monthly Income \$ _____ Other Monthly Income* \$ _____

Source & address of other income _____

**You do not have to include alimony, child support, spouse's annual income, or other income unless you want us to consider it in connection with this application.*

Please provide pay stub, tax return, or other for verification of income.



CO-BORROWER INFORMATION:

First Name _____ Middle Initial _____ Last Name _____

Other names under which credit reference may be verified _____

Phone (_____) _____ Email Address _____

Street Address _____

City, State, Zip _____ Years There _____

Own Home Rent Other _____

Mailing Address, if different from above _____

Previous Address _____ Years There _____
(If less than two years at current address)

Social Security Number _____ Date of Birth ____/____/____ Number of dependents (self & spouse excluded) _____

Marital Status (required if you reside in Washington State or any other community property state): Married Single Divorced Widowed

CO-BORROWER EMPLOYMENT:

Retired Self Employed (please describe) _____

Name of Current Employer _____ Current Position Held _____

Current Employer's Address _____ Bus. Phone (____) _____

Immediate Supervisor _____ Length of Current Employment ____ (yrs) ____ (mos)

Name of Previous Employer _____ Position Held _____ How Long? ____ (yrs) ____ (mos)

Previous Employer's Address _____ Bus. Phone (____) _____

CO-BORROWER FINANCIAL INFORMATION:

Your Gross Monthly Income \$ _____ Other Monthly Income* \$ _____

Source & address of other income _____

**You do not have to include alimony, child support, spouse's annual income, or other income unless you want us to consider it in connection with this application.*

Please provide pay stub, tax return, or other for verification of income.



PLEASE ANSWER THE FOLLOWING QUESTIONS:

- | | BORROWER | CO-BORROWER |
|---|--|--|
| 1. Are there any unsatisfied judgments against you?

<div style="display: flex; justify-content: space-between; align-items: center;"> <div style="text-align: center;">\$ _____
AMOUNT OF JUDGMENT</div> <div style="text-align: center;">_____
TO WHOM OWED</div> </div> | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 2. Have you been declared bankrupt in the last 7 years?

<div style="display: flex; justify-content: space-between; align-items: center;"> <div style="text-align: center;">_____
BANKRUPTCY OCCURED IN WHAT STATE</div> <div style="text-align: center;">_____
YEAR</div> </div> | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 3. Have you ever 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 |
| 4. Are you a party to a lawsuit? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 5. Are you obligated to pay alimony, child support, or separate maintenance income? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 6. Are you a co-maker or endorser on a note? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 7. Are you a U.S. citizen?
If "no" are you a resident alien?
If "no" are you a non-resident alien? | <input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Yes <input type="checkbox"/> No |
| 8. Do you intend to occupy the property as your primary residence. | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 9. Do you intend to use part of all the proceeds of this line to purchase or refinance the purchase of your principal dwelling. | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |



PERSONAL STATEMENT

If you are married and live in Washington, please identify those assets and/or liabilities which are separate property of either of you by marking the columns denoted with a “*”. Enter an “B” if property of Borrower; enter and “C” if property of Co-Borrower; if community property, leave column blank.

ASSETS (OWNED)		Total Owned
CASH IN BANKS	*	AMOUNT
CASH DEPOSITED IN		
1 BAKER BOYER BANK		\$
BRANCH	ACCOUNT NO.	
CASH DEPOSITED IN		
2		\$
CASH DEPOSITED IN		
3		\$
PRESENT HOME VALUE	*	VALUE
SOURCE OF VALUATION		\$
PURCHASE PRICE	YEAR PURCHASED	
\$		
OTHER REAL ESTATE	*	VALUE
DESCRIPTION—RENTAL, PROPERTY, COMMERCIAL, ETC.		
1		\$
2		\$
3		\$
AUTOMOBILES/RECREATION VEHICLES	*	VALUE
MAKE	MODEL	YEAR
1		\$
2		\$
3		\$
STOCKS & BONDS	*	VALUE
DESCRIPTION	LISTED?	
1		\$
2		\$
3		\$
OTHER ASSETS	*	VALUE
DESCRIPTION		
1		\$
2		\$
3		\$
4		\$
5		\$
6		\$

LIABILITIES (OWING)		Total Owing	
HOME MORTGAGE	*	BALANCE	Monthly Payment
MORTGAGE HELD WITH			
		\$	\$
OTHER REAL ESTATE MORTGAGE/CONTRACT	*	BALANCE	Monthly Payment
MORTGAGE/CONTRACT HELD WITH			
		\$	\$
RENT OR LEASE PAYMENT	*		Monthly Payment
NAME OF LANDLORD	PHONE NO.		
		\$	\$
AUTOMOBILE LOANS	*	BALANCE	Monthly Payment
AUTOMOBILE LOAN HELD WITH			
1		\$	\$
2		\$	\$
BANK LOANS	*	BALANCE	Monthly Payment
NAME OF BANK AND BRANCH			
1 BAKER BOYER BANK		\$	\$
NAME OF BANK AND BRANCH	COLLATERAL		
2		\$	\$
3		\$	\$
FINANCE COMPANY/CREDIT UNION LOANS	*	BALANCE	Monthly Payment
NAME AND LOCATION			
1		\$	\$
2		\$	\$
SPOUSAL OR CHILD SUPPORT, ETC.	*		Monthly Payment
Total amount paid out for spousal or child support or separate maintenance.			\$
BANK CREDIT CARDS (EVEN IF NO BALANCE IS OWED)	*	BALANCE	Monthly Payment
TYPE OF CARD	ACCOUNT NO.		
1		\$	\$
2		\$	\$
3		\$	\$
OTHER LIABILITIES (includes contingent liabilities such as guarantor, endorser & cosigner credit cards even if no balance is owed)	*	BALANCE	Monthly Payment
NAME	ACCOUNT NO./BRANCH		
1		\$	\$
2		\$	\$
3		\$	\$
4		\$	\$
5		\$	\$



Do you have any other loans or obligations not shown on page four? If yes, explain below.

BORROWER Yes No CO-BORROWER Yes No

If you are applying for a secured loan, please list name of Insurance Agency: _____

PLEASE READ THE FOLLOWING CAREFULLY, THEN SIGN:

By signing below, the Borrower and Co-Borrower, if any, indicate their understanding and acceptance of the following statements:

1. I am applying for the loan indicated in this application which may be secured by a mortgage or deed of trust on the property described herein and represent that the property will not be used for any illegal or restricted purposes, and that all statements made in this application are true and are made for the purpose of obtaining the loan.
2. The original or a copy of this application will be retained by the Lender, even if the loan is not granted.
3. Verification may be obtained from any source named in this application.
4. I hereby consent to and authorize the Lender to obtain information from credit reporting agencies, employers and others and to update that information from time to time.
5. I agree to let the Lender answer questions from credit reporting agencies and others about its experience with this account.
6. I understand that it may be a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of the United States Criminal Code. In addition, I/We understand that if I/We commit fraud or make a material misrepresentation in connection with this account, the Lender may terminate the plan and demand immediate repayment of any outstanding balance.
7. If applicable, I also acknowledge receipt of the consumer brochure entitled, "When Your Home is on the Line: What You Should Know About Home Equity Lines of Credit" and a copy of home equity line of credit application disclosures.

I authorize you to obtain such information as you may require concerning the statements made in this application and agree that the application shall remain your property whether it is approved or not. I hereby certify that all statements in this application including the information furnished by me are true and complete and are made for the purpose of obtaining credit. I further agree to submit such additional information concerning my financial status as you may request, and further consent to information concerning this application or this account being given to credit reporting agencies or other creditors.

IF YOU ARE APPLYING FOR JOINT CREDIT, BOTH BORROWERS MUST SIGN.

X _____ Date X _____ Date
Borrower's Signature Co-Borrower's Signature

BELOW INFORMATION FOR BANK USE ONLY:

ACCOUNT CONFIRMATION	CHECKING ACCOUNT NO.	DATE OPENED	AVERAGE BALANCE	NSFS
	SAVINGS ACCOUNT NO.	DATE OPENED	PRESENT BALANCE	

Account Number: _____ Date Approved: _____

Credit Line: _____ Approved By: _____

