HOME EQUITY LINE OF CREDIT

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

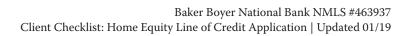
EMPLOYMENT AND INCOME VERIFICATION

- 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.

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





HOME EQUITY LINE OF CREDIT

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

MARRIED BORROWERS may apply for a separate account.

 \Box 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 Preser	nt Value of Home			
Name on Title						
Legal Description						
Year House Built	_ No. Rooms	No. Bedrooms	No. Baths	Family Room or Den \Box Yes \Box No		
Gross Living Area (sq ft)	Garage	/ Carport (type & no.)		Central Air □ Yes □ No		

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BORROWER INFORMATION:

First Name	Middle Initial	_Last Name			
Other names under which credit reference may be verified					
Phone ()	_ Email Address				
Street Address					
			Years There		
□ Own Home □ Rent □ Other					
Mailing Address, if different from above					
Previous Address(If less than two years at current a	ddress)		Years There		
		//	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 Employement(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.

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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					
□ Own Home □ Rent □ Other					
Mailing Address, if different from above					
Previous Address (If less than two years at current add	dress)		Years There		
Social Security Number	_ Date of Birth	// Nu	mber 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 Employement(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 _

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*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.

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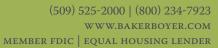
PLEASE ANSWER THE FOLLOWING QUESTIONS:

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	BORROWER	CO-BORROWER
1. Are there any unsatisfied judgments against you?	□ Yes □ No	🗆 Yes 🗖 No
\$		
AMOUNT OF JUDGMENT TO WHOM OWED		
2. Have you been declared bankrupt in the last 7 years?	□ Yes □ No	□ Yes □ No
BANKRUPTCY OCCURED IN WHAT STATE YEAR		
3. Have you ever had property foreclosed upon or		
given title or deed in lieu thereof in the last 7 years?	🗆 Yes 🗆 No	□ Yes □ No
4. Are you a party to a lawsuit?	□ Yes □ No	□ Yes □ No
5. Are you obligated to pay alimony, child support, or separate maintenance income?	□ Yes □ No	□ Yes □ No
6. Are you a co-maker or endorser on a note?	□ Yes □ No	□ Yes □ No
7. Are you a U.S. citizen? If "no" are you a resident alien? If "no" are you a non-resident alien?	□ Yes □ No □ Yes □ No □ Yes □ No	□ Yes □ No □ Yes □ No □ Yes □ No
8. Do you intend to occupy the property as your primary residence.	□ Yes □ No	□ Yes □ 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.	□Yes □No	□ Yes □ No

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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 denotated 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	LIABILITIES (OWING)		Total Owing	
CASH IN BANKS	*	AMOUNT	HOME MORTGAGE	*	BALANCE	Monthly Payment
CASH DEPOSITED IN			MORTGAGE HELD WITH			
1 BAKER BOYER BANK		\$			\$	\$
BRANCH ACCOUNT NO.			OTHER REAL ESTATE MORTGAGE/CONTRACT	*	BALANCE	Monthly Payment
			MORTGAGE/CONTRACT HELD WITH		\$	\$
CASH DEPOSITED IN				*	ψ	
2		\$	RENT OR LEASE PAYMENT NAME OF LANDLORD PHONE NO.	*		Monthly Payment
CASH DEPOSITED IN						\$
3		\$	AUTOMOBILE LOANS	*	BALANCE	Monthly Payment
PRESENT HOME VALUE	*	VALUE	AUTOMOBILE LOAN HELD WITH			
SOURCE OF VALUATION			1		\$	\$
		\$				
PURCHASE PRICE YEAR PURCHASED			2		\$	\$
\$			BANK LOANS	*	BALANCE	Monthly Payment
OTHER REAL ESTATE	*	VALUE	NAME OF BANK AND BRANCH			,,
DESCRIPTION—RENTAL, PROPERTY, COMMERCIAL, ETC.			1 BAKER BOYER BANK		\$	\$
1		\$	NAME OF BANK AND BRANCH COLLATERAL			
			2		\$	\$
2		\$				
			3		\$	\$
3		\$	FINANCE COMPANY/CREDIT UNION LOANS	*	BALANCE	Monthly Payment
AUTOMOBILES/RECREATION VEHICLES	*	VALUE	NAME AND LOCATION		Dittitition	inonenių ruymene
MAKE MODEL YEAR			. 1		\$	\$
1		\$			*	*
			2		\$	\$
2		\$	SPOUSAL OR CHILD SUPPORT, ETC.	*	Ŧ	• Monthly Payment
	İ		Total amount paid out for spousal or child support or	*		Monthly Fayment
3		\$	separate maintenance.			\$
STOCKS & BONDS	*	VALUE	BANK CREDIT CARDS (EVEN IF NO BALANCE IS OWED)	*	BALANCE	↓ Monthly Payment
DESCRIPTION LISTED?	-	(TILDE)	TYPE OF CARD ACCOUNT NO.	*	DitLititeL	Wontiny Fuyincin
1		\$	1		\$	\$
						,
2		\$	2		\$	\$
3		\$			*	÷
-			3		\$	\$
OTHER ASSETS DESCRIPTION	*	VALUE	OTHER LIABILITIES (includes contingent liabilities such		Ψ	Ŷ
1		\$	as guarantor, endorser & cosigner credit cards even if no balance	*	BALANCE	Monthly Payment
<u> </u>	-	Ψ	is owed)			
2		\$	NAME ACCOUNT NO./BRANCH			
		Ψ			\$	\$
3		\$	2		\$	\$
4		\$	3		\$	\$
_			. 4		\$	\$
5		\$				
			5		\$	\$
6		¢				

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

BORROWER \Box Yes \Box No CO-BORROWER \Box Yes \Box 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.

Date

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_____ Borrower's Signature X

Co-Borrower's Signature

Date

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