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.



HOME EQUITY LINE OF CREDIT

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

MARRIED BORROWERS may apply for a separate account.

☐ Individual Credit – You must comp (1) You live in a community property st you are relying on your spouse's income	ate (AZ, CA, ID, LA, NM,	nv, tx, wa, w		
☐ Joint Credit – If you are applying fo plete the co-borrower section.			d another person will use, you m ial here if you intend to apply for	
CREDIT REQUESTED:				
Amount of Credit Requested \$	Interest Rate			
Purpose of Loan				
COMPLETE THIS SECT	ION FOR A SEC	URED LO	AN:	
Property Address		1	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) Ga	rage / Carport (type & no.)		Central Air □ Yes □ No	

Home Equity Line of Credit Application | Updated 01/18 | Page 2 of 7



BORROWER INFORMATION:

First Name	Middle Initial	Last Name		
Other names under which credit referen	nce may be verified			
Phone ()	Email Address			
Street Address				
City, State, Zip			Years T	here
☐ Own Home ☐ Rent ☐ Other _				
Mailing Address, if different from above	<u></u>			
Previous Address (If less than two years at	current address)		Years TI	nere
Social Security Number	Date of Birth	//	Number of dependents (self 8	& spouse excluded)
Marital Status (required if you reside in Was	hington State or any other commun	ity property state):	Married □ Single □ Divorced	□Widowed
BORROWER EMPL □ Retired □ Self Employed (please Name of Current Employer	describe)			
Current Employer's Address			Bus. Phone () _	
Immediate Supervisor		Leng	th of Current Employement	(yrs)(mos)
Name of Previous Employer	Pos	ition Held	How Long?	(yrs)(mos)
Previous Employer's Address			Bus. Phone ()	
BORROWER FINAL	NCIAL INFOR	MATION:		
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 un	less you want us to consider it in co	nnection with this applicati

 $\underline{Please\ provide\ pay\ stub,\ tax\ return,\ or\ other\ for\ verification\ of\ income.}$

Home Equity Line of Credit Application | Updated 01/18 | Page 3 of $\,7\,$



CO-BORROWER INFORMATION:

First Name	Middle Initial L	ast Name
Other names under which credit reference	e 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 (If less than two years at co	urrent address)	Years There
Social Security Number	Date of Birth/_	/ Number of dependents (self & spouse excluded)
CO-BORROWER EM	, , , , , , , , , , , , , , , , , , , ,	perty state): Married Single Divorced Widowed
☐ Retired ☐ Self Employed (please de	scribe)	
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 FII	NANCIAL INFO	RMATION:
Your Gross Monthly Income \$	O	ther Monthly Income* \$
Source & address of other income		
*You do not have to include alimony, child st	upport, spouse's annual income, or ot	her income unless you want us to consider it in connection with this application

 $\underline{Please\ provide\ pay\ stub,\ tax\ return,\ or\ other\ for\ verification\ of\ income.}$

Home Equity Line of Credit Application | Updated 01/18 | Page 4 of $\,7\,$





PLEASE ANSWER THE FOLLOWING QUESTIONS:

	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

Home Equity Line of Credit Application | Updated 01/18 | Page 5 of $\,7\,$





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
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		\$
		φ
3		\$
AUTOMOBILES/RECREATION VEHICLES	*	VALUE
MAKE MODEL YEAR		
1		\$
2		\$
3		\$
STOCKS & BONDS DESCRIPTION LISTED?	*	VALUE
DESCRIPTION LISTED?		\$
2		\$
3		\$
OTHER ASSETS	*	VALUE
DESCRIPTION		
1		\$
2		\$
3		\$
4		\$
5		\$
6	П	
~		\$

LIABILITIES (OWING)		Total Owing	
HOME MORTGAGE	*	BALANCE	Monthly Payment
MORTGAGE HELD WITH	Г		
		\$	\$
OTHER REAL ESTATE MORTGAGE/CONTRACT MORTGAGE/CONTRACT HELD WITH	*	BALANCE	Monthly Payment
WORKERSEL/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	杂	BALANCE	Monthly Payment
NAME OF BANK AND BRANCH			
1 BAKER BOYER BANK	L	\$	\$
NAME OF BANK AND BRANCH COLLATERAL O		ď	dr.
2	H	\$	\$
3		\$	\$
FINANCE COMPANY/CREDIT UNION LOANS	*	BALANCE	Monthly Payment
NAME AND LOCATION			
<u> </u>	L	\$	\$
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.	Г		
1	L	\$	\$
2		\$	\$
			T
3		\$	\$
OTHER LIABILITIES (includes contingent liabilities such as guarantor, endorser & cosigner credit cards even if no balance is owed)	杂	BALANCE	Monthly Payment
NAME ACCOUNT NO./BRANCH	Г		
1		\$	\$
2		\$	\$
3		\$	\$
<u>-</u> 4	Г	\$	\$
- 5		\$	\$
,		I *	I *

Home Equity Line of Credit Application | Updated 01/18 | Page 6 of 7





Do you have any other loans or ob	ligations not shown on page	four? If yes, explain below.	
BORROWER □ Yes □ No CO-B	DRROWER □ Yes □ No		
76 11 6 11			
If you are applying for a secured lo	an, please list name of Insura	ince Agency:	
PLEASE READ TH	E FOLLOWING	CAREFULLY, THEN S	IGN:
By signing below, the Borrower and Co	-Borrower, if any, indicate their	understanding and acceptance of the following	g statements:
		secured by a mortgage or deed of trust on the that all statements made in this application are	
2. The original or a copy of this applica	tion will be retained by the Lend	er, even if the loan is not granted.	
3. Verification may be obtained from a	ny source named in this applicati	on.	
4. I hereby consent to and authorize the time to time.	ne Lender to obtain information	from credit reporting agencies, employers an	d others and to update that information from
5. I agree to let the Lender answer que	stions from credit reporting agen	cies and others about its experience with this	account.
as applicable under the provisions of th	e United States Criminal Code. I	isonment, or both, to knowingly make any fals n addition, I/We understand that if I/We comn l demand immediate repayment of any outsta	nit fraud or make a material misrepresentation
7. If applicable, I also acknowledge rec of Credit" and a copy of home equity l		titled, "When Your Home is on the Line: Wha res.	t You Should Know About Home Equity Line
property whether it is approved or not are made for the purpose of obtaining	. I hereby certify that all statement credit. I further agree to submit	ing the statements made in this application an nts in this application including the informatio such additional information concerning my fir g given to credit reporting agencies or other c	on furnished by me are true and complete and nancial status as you may request, and furthe
	IF YOU ARE APPLYING FOR	JOINT CREDIT, BOTH BORROWERS MUST SIGI	N.
X		X	
Borrower's Signature	Date	Co-Borrower's Signature	Date

Home Equity Line of Credit Application | Updated 01/18 | Page 7 of $\,7\,$





