

# CITIZENS TRI-COUNTY BANK

## REAL ESTATE APPLICATION

If you are applying for a home equity line of credit, click [here](#) for disclosures that contain rate, fee, and other cost information. Click [here](#) for disclosures that contain rate, fee, and other cost information if you are applying for an Adjustable Rate Mortgage.

This application is in a fillable .pdf format. You may either print and complete it by hand or from your desktop for mailing, faxing, or dropping-off at our offices. Please remember to sign the application and don't hesitate call us if you have any questions.

If you intend to apply for joint credit, please initial here (or check the box if completing electronically):  \_\_\_\_\_ Applicant  \_\_\_\_\_ Co-Applicant

YOUR PERSONAL HISTORY & LOAN REQUEST								
PRIMARYLY FOR:	TYPE OF LOAN	AMOUNT REQUESTED	TERM (Months)	RATE REQUESTED	PAYMENT	NO. PAYMENTS		
<input type="checkbox"/> CONSUMER <input type="checkbox"/> BUSINESS <input type="checkbox"/> AGRICULTURAL	<input type="checkbox"/> INDIVIDUAL <input type="checkbox"/> JOINT	\$		<i>To Be Determined</i>	<i>To Be Determined</i>			
PURPOSE OF APPLICATION (Check All That Apply & Describe Request)								
<input type="checkbox"/> PURCHASE <input type="checkbox"/> CONSTRUCTION (PERSONAL HOME) <input type="checkbox"/> HOME EQUITY LINE OF CREDIT <input type="checkbox"/> DESCRIBE: _____ <input type="checkbox"/> HOME IMPROVEMENT <input type="checkbox"/> CONSTRUCTION (SPECULATIVE) <input type="checkbox"/> OTHER (DESCRIBE AT RIGHT) <input type="checkbox"/> REFINANCE <input type="checkbox"/> CONSTRUCTION / PERMANENT								
LAST NAME		FIRST NAME		INITIAL		DATE OF BIRTH MM DD YR		# DEPENDENTS
MAILING ADDRESS				CITY	STATE	ZIP CODE	HOME PHONE ( )	
PHYSICAL ADDRESS		<input type="checkbox"/> RENT <input type="checkbox"/> OWN		CITY	STATE	ZIP CODE	LENGTH	CELL PHONE ( )
PREVIOUS ADDRESS (IF PRESENT ADDRESS LESS THAN TWO YEARS)				CITY	STATE	ZIP CODE	LENGTH	PREVIOUS ADDRESS WAS <input type="checkbox"/> RENTED <input type="checkbox"/> OWNED
SOCIAL SECURITY NUMBER		E-MAIL ADDRESS		DRIVER'S LICENSE NUMBER		STATE	EXPIRATION DATE MM DD YR	ISSUE DATE MM DD YR
NAME OF NEAREST RELATIVE NOT LIVING WITH YOU			ADDRESS		CITY	STATE	ZIP CODE	HOME PHONE ( )

YOUR EMPLOYMENT OR BUSINESS (If self-employed, attach financial statement and tax returns.)						
NAME AND ADDRESS OF EMPLOYER			CITY	STATE	ZIP CODE	BUSINESS PHONE ( )
POSITION	TIME EMPLOYED YRS MOS	GROSS INCOME: \$	<input type="checkbox"/> HOURLY <input type="checkbox"/> WEEKLY <input type="checkbox"/> MONTHLY <input type="checkbox"/> YEARLY	SUPERVISOR'S NAME		
		(IN TERMS OF MONTHLY: \$ )				
OTHER INCOME: <b>NOTICE:</b> Alimony, Child Support, Or Separate Maintenance Income Need Not Be Disclosed If You Do Not Want It Considered As A Basis For Paying This Obligation.						
NAME AND ADDRESS OF PREVIOUS EMPLOYER (IF PRESENT EMPLOYMENT LESS THAN 2 YEARS)			GROSS INCOME	TIME EMPLOYED	BUSINESS PHONE ( )	

MARITAL STATUS (DO NOT COMPLETE IF INDIVIDUAL OR UNSECURED CREDIT IS REQUESTED)			
YOUR MARITAL STATUS:	<input type="checkbox"/> MARRIED	<input type="checkbox"/> SEPARATED	<input type="checkbox"/> UNMARRIED (The Term "Unmarried" Includes Single, Widowed Or Divorced)
CO-APPLICANT MARITAL STATUS:	<input type="checkbox"/> MARRIED	<input type="checkbox"/> SEPARATED	<input type="checkbox"/> UNMARRIED (The Term "Unmarried" Includes Single, Widowed Or Divorced)

CO-APPLICANT INFORMATION, IF APPLICABLE								
LAST NAME		FIRST NAME		INITIAL		DATE OF BIRTH MM DD YR		# DEPENDENTS
MAILING ADDRESS				CITY	STATE	ZIP CODE	HOME PHONE ( )	
PHYSICAL ADDRESS		<input type="checkbox"/> RENT <input type="checkbox"/> OWN		CITY	STATE	ZIP CODE	LENGTH	CELL PHONE ( )
PREVIOUS ADDRESS (IF PRESENT ADDRESS LESS THAN TWO YEARS)				CITY	STATE	ZIP CODE	LENGTH	PREVIOUS ADDRESS WAS <input type="checkbox"/> RENTED <input type="checkbox"/> OWNED
SOCIAL SECURITY NUMBER		E-MAIL ADDRESS		DRIVER'S LICENSE NUMBER		STATE	EXPIRATION DATE MM DD YR	ISSUE DATE MM DD YR
NAME AND ADDRESS OF EMPLOYER			CITY	STATE	ZIP CODE	BUSINESS PHONE ( )		
POSITION	TIME EMPLOYED YRS MOS	GROSS INCOME: \$	<input type="checkbox"/> HOURLY <input type="checkbox"/> WEEKLY <input type="checkbox"/> MONTHLY <input type="checkbox"/> YEARLY	SUPERVISOR'S NAME				
		(IN TERMS OF MONTHLY: \$ )						
OTHER INCOME: <b>NOTICE:</b> Alimony, Child Support, Or Separate Maintenance Income Need Not Be Disclosed If You Do Not Want It Considered As A Basis For Paying This Obligation.								
NAME AND ADDRESS OF PREVIOUS EMPLOYER (IF PRESENT EMPLOYMENT LESS THAN 2 YEARS)				GROSS INCOME	TIME EMPLOYED	BUSINESS PHONE ( )		

QUESTIONS THAT APPLY TO BOTH APPLICANT & CO-APPLICANT	Applicant	Co-Applicant
ARE THERE ANY OUTSTANDING JUDGMENTS AGAINST YOU?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
HAVE YOU BEEN DECLARED BANKRUPT WITHIN THE PAST 7 YEARS?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
HAVE YOU 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
ARE YOU OBLIGATED TO PAY ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
IF A PURCHASE LOAN, IS ANY OF THE DOWN PAYMENT BORROWED?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
ARE YOU A CO-MAKER OR GUARANTOR ON A NOTE?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
ARE YOU A SERVICEMEMBER OR A DEPENDENT OF A SERVICEMEMBER?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
ARE YOU A UNITED STATES CITIZEN?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
IF YOU ARE NOT A UNITED STATES CITIZEN, ARE YOU A RESIDENT ALIEN? (Leave Blank If Not Applicable)	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
IF YOU ARE NOT A UNITED STATES CITIZEN, ARE YOU A NON-RESIDENT ALIEN? (Leave Blank If Not Applicable)	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO

Applicant Name: \_\_\_\_\_ Co-Applicant Name: \_\_\_\_\_

IF SECURED BY REAL ESTATE OR A MOBILE / MANUFACTURED HOME								
ADDRESS OF PROPERTY TO BE SECURED		VALUE ESTIMATE?	FARMLAND? <input type="checkbox"/> YES <input type="checkbox"/> NO	LAND ONLY? <input type="checkbox"/> YES <input type="checkbox"/> NO	UNIT NO.	YEAR BUILT	MOBILE HOME? <input type="checkbox"/> YES <input type="checkbox"/> NO	PRIM. RESIDENCE? <input type="checkbox"/> YES <input type="checkbox"/> NO
IF SECURED BY MOBILE/ MANUFACTURED HOME, COMPLETE THIS ROW:	ALSO SECURED BY LAND? <input type="checkbox"/> YES <input type="checkbox"/> NO	DO YOU OWN THE LAND BELOW? <input type="checkbox"/> YES <input type="checkbox"/> NO		MAKE, MODEL, YEAR (COMPLETE THIS INFORMATION IN NEXT SECTION BELOW)		SECURED BY LAND OF M. H. PARK? <input type="checkbox"/> YES <input type="checkbox"/> NO		
IF A PURCHASE LOAN, COMPLETE THIS ROW:	PURCHASE PRICE \$ _____		CASH DOWN \$ _____		CLOSING COSTS PAID BY SELLER (ATTACH SALES CONTRACT)			
IF A CONSTRUCTION LOAN, COMPLETE THIS ROW:	DATE LOT WAS PURCHASED	ORIGINAL COST \$ _____	PRESENT VALUE \$ _____	CONSTRUCTION TYPE <input type="checkbox"/> BUILT-ON-SITE <input type="checkbox"/> MANUFACTURED		CONSTRUCTION COST \$ _____ (ATTACH PLANS, SPECS, PERMITS ETC.)		

IF SECURED BY A MOBILE / MANUFACTURED HOME			
DESCRIBE (Include Any Year, Make & Model):	IDENTIFICATION NUMBER	PURCHASE PRICE	CASH DOWN
NAME OF INSURANCE COMPANY OR AGENT	TELEPHONE NUMBER ( _____ )	CITY	STATE

YOUR ASSETS AND DEBTS / LIABILITIES (INCLUDING CO-APPLICANT)						
ASSETS			DEBTS / LIABILITIES			
DESCRIPTION	OWNED BY (APPLICANT / CO- APPLICANT)	CASH VALUE	CREDITOR	IN NAME OF (APP. / CO-APP.)	MO. PMT	BALANCE (CHECK BOX IF LOAN PROCEEDS WILL PAY LOAN)
CHECKING/SAVINGS			MORTGAGE OR RENT			<input type="checkbox"/>
<input type="checkbox"/> CHECKING BANK: _____			MORTGAGE OR RENT			<input type="checkbox"/>
<input type="checkbox"/> CHECKING BANK: _____			MORTGAGE OR RENT			<input type="checkbox"/>
<input type="checkbox"/> SAVINGS BANK: _____						<input type="checkbox"/>
<input type="checkbox"/> SAVINGS BANK: _____						<input type="checkbox"/>
AUTOMOBILE (DESCRIBE YEAR, MAKE, MODEL)			AUTO			<input type="checkbox"/>
AUTOMOBILE (DESCRIBE YEAR, MAKE, MODEL)			AUTO			<input type="checkbox"/>
LIFE INSURANCE		(CASH VALUE)	OTHER			<input type="checkbox"/>
Face Amount: \$ _____						<input type="checkbox"/>
REAL ESTATE (DESCRIBE TYPE)			OTHER			<input type="checkbox"/>
REAL ESTATE (DESCRIBE TYPE)			OTHER			<input type="checkbox"/>
SECURITIES (DESCRIBE TYPE)			OTHER			<input type="checkbox"/>
FURNITURE & PERSONAL PROPERTY			OTHER			<input type="checkbox"/>
OTHER			OTHER			<input type="checkbox"/>
<input type="checkbox"/> 401K (VESTED)						<input type="checkbox"/>
<input type="checkbox"/> IRAs						<input type="checkbox"/>
<input type="checkbox"/> _____						<input type="checkbox"/>
<b>TOTAL ASSETS:</b>			<b>TOTAL MONTHLY PAYMENTS:</b>		\$ _____	
		<b>A</b> \$ _____	<b>NET WORTH (A minus B):</b> \$ _____		<b>TOTAL DEBTS:</b>	<b>B</b> \$ _____

DISCLOSURES	
<b>BANK MORTGAGE IDENTIFIER NUMBERS*</b>	
<b>BANK NAME AND NMLS ID*:</b> CITIZENS TRI-COUNTY BANK 456466	<b>LOAN ORIGINATOR NAME AND NMLS ID*:</b> _____
*Unique identifier number from The Nationwide Mortgage Licensing System and Registry	
<b>RIGHT TO RECEIVE A COPY OF APPRAISALS (FOR LOANS SECURED BY 1-4 FAMILY DWELLINGS)</b>	
We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.	
<b>IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT</b>	
To Help The Government Fight The Funding Of Terrorism And Money Laundering Activities, Federal Law Requires All Financial Institutions To Obtain, Verify, And Record Information That Identifies Each Person Who Opens An Account. What This Means For You: When You Open An Account, We Will Ask For Your Name, Address, Date Of Birth, And Other Information That Will Allow Us To Identify You. We May Also Ask To See Your Driver's License Or Other Identifying Documents.	
<b>INSURANCE INFORMATION &amp; EXTENDING CREDIT</b>	
CITIZENS TRI-COUNTY BANK CANNOT CONDITION AN EXTENSION OF CREDIT ON EITHER YOUR PURCHASE OF AN INSURANCE PRODUCT OR ANNUITY FROM US OR ANY OF OUR AFFILIATES. CITIZENS TRI-COUNTY BANK ALSO CANNOT CONDITION AN EXTENSION OF CREDIT ON YOUR AGREEMENT NOT TO OBTAIN, OR PROHIBIT YOU FROM OBTAINING, AN INSURANCE PRODUCT OR ANNUITY FROM AN UNAFFILIATED ENTITY.	

ACKNOWLEDGMENT			
EVERYTHING THAT I HAVE STATED IN THIS APPLICATION IS CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT YOU WILL RETAIN THIS APPLICATION WHETHER OR NOT IT IS APPROVED. YOU ARE AUTHORIZED TO CHECK MY CREDIT AND EMPLOYMENT HISTORY AND TO ANSWER QUESTIONS ABOUT YOUR CREDIT EXPERIENCE WITH ME.			
I HAVE READ, UNDERSTAND AND ACKNOWLEDGE RECEIPT OF THE <i>INSURANCE INFORMATION &amp; EXTENDING CREDIT</i> AND <i>RIGHT TO RECEIVE A COPY OF APPRAISALS FOR LOANS SECURED BY ONE-TO-FOUR FAMILY DWELLINGS</i> ABOVE. I ALSO ACKNOWLEDGE ORAL RECEIPT OF THE ABOVE <i>INSURANCE INFORMATION &amp; EXTENDING CREDIT</i> AND <i>INSURANCE INFORMATION &amp; PURCHASING INSURANCE</i> UNLESS I HAVE APPLIED FOR CREDIT BY MAIL OR ELECTRONICALLY.			
<input type="checkbox"/>	_____	<input type="checkbox"/>	_____
APPLICANT'S SIGNATURE	DATE	APPLICANT'S SIGNATURE	DATE

FOR BANK USE ONLY	
This Application Was Taken:	<input type="checkbox"/> in a face-to-face interview <input type="checkbox"/> by mail <input type="checkbox"/> by telephone <input type="checkbox"/> by Internet <input type="checkbox"/> dropped off
Date Received: _____	Lending Officer: _____

**INSTRUCTIONS ARE BELOW FOR COMPLETING THIS PAGE**

**INSTRUCTIONS**

- Do not complete this page if:
  - This loan is primarily for business and you don't intend to purchase, improve, or refinance another dwelling loan. For instance, do not complete this page if the loan is for a business expense or you plan to buy an automobile with the proceeds; or
  - The loan will be secured by unimproved or raw land; or
  - The loan is for temporary purposes, such as construction or bridge loan, to be paid off by another longer term loan; or
  - The loan is extended solely to construct a dwelling for sale (such as to construct a home on a speculative or presold basis); or
  - The total loan is less than \$500; or
  - The primary purpose is agricultural; do not complete even if there is a dwelling on land being used primarily for agriculture purposes; or
  - Also, do not complete this page if the loan is for a home equity line of credit, unless you will be using the loan to purchase or refinance the loan that was used to purchase the house.

**DEMOGRAPHIC INFORMATION OF APPLICANT AND CO-APPLICANT**

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:**

**Co-Applicant:**

**Ethnicity: – Check one or more**

- Hispanic or Latino
  - Mexican
  - Puerto Rican
  - Cuban
  - Other Hispanic or Latino – *Print origin, for example, Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:*
- Not Hispanic or Latino
- I do not wish to provide this information

**Ethnicity: – Check one or more**

- Hispanic or Latino
  - Mexican
  - Puerto Rican
  - Cuban
  - Other Hispanic or Latino – *Print origin, for example, Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:*
- 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
  - Asian Indian
  - Chinese
  - Filipino
  - Japanese
  - Korean
  - Vietnamese
  - Other Asian – *Print race, for example, Hmong, Laotian, Thai, Pakistani, Cambodian, and so on:*
- Black or African American
- Native Hawaiian or Other Pacific Islander
  - Native Hawaiian
  - Guamanian or Chamorro
  - Samoan
  - Other Pacific Islander – *Print race, for example, Fijian, Tongan, and so on:*
- White
- 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
  - Asian Indian
  - Chinese
  - Filipino
  - Japanese
  - Korean
  - Vietnamese
  - Other Asian – *Print race, for example, Hmong, Laotian, Thai, Pakistani, Cambodian, and so on:*
- Black or African American
- Native Hawaiian or Other Pacific Islander
  - Native Hawaiian
  - Guamanian or Chamorro
  - Samoan
  - Other Pacific Islander – *Print race, for example, Fijian, Tongan, and so on:*
- White
- I do not wish to provide this information

**Sex:**

- Female
- Male
- I do not wish to provide this information

**Sex:**

- Female
- Male
- I do not wish to provide this information

**FOR BANK USE ONLY**

**THIS INFORMATION WAS OBTAINED VIA:**

- Face-To-Face Interview (Includes Electronic Media With A Video Component)     Mail or Fax     Telephone     by Internet (Including Email)

**IF APPLICATION TAKEN VIA FACE-TO-FACE INTERVIEW**

- REGARDING THE APPLICANT:
  - Was the ethnicity of the applicant collected on the basis of visual observation or surname?     Yes     No
  - Was the race of the applicant collected on the basis of visual observation or surname?     Yes     No
  - Was the sex of the applicant collected on the basis of visual observation or surname?     Yes     No
- REGARDING THE CO-APPLICANT:
  - Was the ethnicity of the co-applicant collected on the basis of visual observation or surname?     Yes     No
  - Was the race of the co-applicant collected on the basis of visual observation or surname?     Yes     No
  - Was the sex of the co-applicant collected on the basis of visual observation or surname?     Yes     No

**IF APPLICATION TAKEN VIA MAIL/FAX, TELEPHONE, OR BY INTERNET**

- In a mailed/faxed, telephoned, or by-Internet application, check if the following information was not provided by Applicant:     Ethnicity     Race     Sex
- In a mailed/faxed, telephoned, or by-Internet application, check if the following information was not provided by Co-Applicant:     Ethnicity     Race     Sex