



# BayVanguard Bank

## Consumer Loan Application

PLEASE TYPE OR PRINT

**IMPORTANT APPLICANT INFORMATION:** Federal law requires financial institutions to obtain sufficient information to verify your identity. You will be asked several questions and to provide two forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm this information. The information you provide is protected by our privacy policy and federal law.

### TYPE OF ACCOUNT REQUESTED

Check one to indicate the type of account you are requesting. Note: Married applicants may apply for separate accounts.

- Joint Account
  Individual Account – Relying solely on my income and assets.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit. (sign below)

Borrower Signature: \_\_\_\_\_ Co-Borrower Signature: \_\_\_\_\_

### TERMS REQUESTED

- Type of Loan
- |   |  |
|---|--|
| <input type="checkbox"/> Home Equity Line of Credit | <input type="checkbox"/> Auto Loan                 |
| <input type="checkbox"/> Boat Loan                  | <input type="checkbox"/> RV Loan                   |
| <input type="checkbox"/> Personal Loan – Secured    | <input type="checkbox"/> Personal Loan – Unsecured |
| <input type="checkbox"/> Other _____                |  |

Amount \$	Interest Rate	Specific Purpose of Loan
Number of Months	Payment	Collateral Offered

**COMPLETION INSTRUCTIONS FOR APPLICANT:** Complete the Applicant Information section for the first Applicant. Mark the appropriate box to indicate whether the Applicant is applying as a Borrower, Cosigner, Guarantor (of collateral), or Other for a different capacity. If the Applicant is married, he or she may apply for individual credit.

**APPLICANT INFORMATION:**  Borrower  Cosigner  Guarantor  Grantor  Other \_\_\_\_\_

First Name	Middle	Last	Date of Birth	Social Security Number
Email Address			Home Phone	Cell Phone
Marital Status	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried ( including single, divorced or widowed )			
Present Street Address	City	County	State	Zip
Number in Household	Residence <input type="checkbox"/> Own <input type="checkbox"/> Buying <input type="checkbox"/> Rent <input type="checkbox"/> Other	Time at Residence	Dependents not listed as Co-Borrowers Number: _____ Ages: _____	
Previous Street Address- if at present address for less than 2 years	City	County	State	Zip
How Long?				
Present Employer	Position	Date of Employment		
Employer's Address	Phone Number	Salary		
Previous Employer – if with present employer for less than 2 years	Position	Dates of Employment		
Employer's Address	Phone Number	Salary		
Other Income: Alimony, child support and separate maintenance need not be revealed if you do not choose to rely on it to repay this obligation.	Source	Other Income Amount		
Name and Address of Nearest Relative not living with you	Phone Number			

**COMPLETION INSTRUCTIONS FOR CO-APPLICATIONS:** (a) If you are applying for joint credit or will be permitted or use the account, complete the Co-Applicant Information section as a Borrower. (b) If the Applicant is applying for individual credit, but relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete the Co-Applicant Information section, to the extent possible, providing information about the person on whose alimony, support or maintenance payments or income or assets the Applicant is relying. (c) If the Applicant resides in a community property state or is relying on property located in such a state as a basis for repayment of the credit requested, complete the Co-Applicant Information sections with regard to the Applicant's spouse.

**CO-APPLICANT INFORMATION:**  Borrower  Cosigner  Guarantor  Grantor  Other \_\_\_\_\_

First Name	Middle	Last	Date of Birth	Social Security Number
Email Address			Home Phone	Cell Phone
Marital Status	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried ( including single, divorced or widowed )			
Present Street Address	City	County	State	Zip
Number in Household	Residence <input type="checkbox"/> Own <input type="checkbox"/> Buying <input type="checkbox"/> Rent <input type="checkbox"/> Other	Time at Residence	Dependents not listed as Co-Borrowers Number: _____ Ages: _____	

Previous Street Address- if at present address for less than 2 years	City	County	State	Zip	How Long?
Present Employer	Position			Date of Employment	
Employer's Address	Phone Number			Salary	
Previous Employer – if with present employer for less than 2 years	Position			Dates of Employment	
Employer's Address	Phone Number			Salary	
Other Income: Alimony, child support and separate maintenance need not be revealed if you do not choose to rely on it to repay this obligation.	Source			Other Income Amount	
Name and Address of Nearest Relative not living with you					Phone Number

**CREDIT OBLIGATIONS – INCLUDING ALIMONY AND CHILD SUPPORT**

Type (Mortgage, Auto, Credit Cards, etc.)	Creditor Name and Address	Account Number	Present Balance	Monthly Payment
If not included in mortgage payment enter the following: Monthly payment for Property Taxes and Insurance				
Monthly payment for Home Owners Association Dues				
Total Monthly Obligations				

Please list any additional names in which credit has previously been granted:

**SCHEDULE OF ASSETS**

Asset Type	Name of Asset Holder	Account Number	Balance or Market Value

**SCHEDULE OF REAL ESTATE OWNED**

Property Address	Property Type	Value	Mortgage Balance	Mo. Payment	Rental Income	Other Expenses

SUBJECT PROPERTY INFORMATION – Please complete for Home Equity Lines of Credit					
Property Address		City	County	State	Zip
Title in Names of		Date Purchased	Purchase Price	Current Value	No. of Units
Name and Address of Mortgage Holder		Total Monthly Payment	Annual Taxes	Annual Insurance	Tax and Insurance Escrow?
1 <sup>st</sup> Mortgage Balance	Mortgage Payment	Loan Number	Interest Rate	Type (FHA, Conventional, etc.)	
Name and Address of 2 <sup>nd</sup> Mortgage Holder		Total Monthly Payment		Term	Maximum Credit Limit
2 <sup>nd</sup> Mortgage Balance	Mortgage Payment	Loan Number	Interest Rate	Type (HELOC, Fixed 2 <sup>nd</sup> , etc.)	
Name and Address of Insurance Agent		Agent Phone Number	Policy Number	Insurance Due Date	

ADDITIONAL QUESTIONS:				
Please provide a written explanation	YES/NO Appl.	YES/NO Co-Appl.	YES/NO Appl.	YES/NO Co-Appl.
Are there any outstanding judgements against you?	_____	_____	Are you obligated to pay alimony, child support or separate maintenance?	_____
Have you declared bankruptcy within the past 7 years?	_____	_____	Is any part of the down payment borrowed?	_____
Have you had property foreclosed upon or given title or deed in lieu thereof in the past 7 years?	_____	_____	Are you co-maker or endorser on a note?	_____
Are you party in a lawsuit?	_____	_____	Have you ever had merchandise repossessed?	_____
Are you obligated on any loan resulting in judgement, foreclosure or title transfer?	_____	_____	Have you ever been denied credit with this lender?	_____
Are you delinquent or in default of any Federal debt, financial obligation, bond or loan guarantee?	_____	_____	Are you a U.S. Citizen? If NO, are you a resident alien? If NO, are you a non-resident alien?	_____

I/We hereby apply for the loan or credit described in this application. I/We certify that I/We made no misrepresentations in this loan application or in any related documents, that all information is true and complete, and that I/We did not omit any important information. I/We agree that any property securing the loan or credit will not be used for any illegal or restricted purpose. Lender is authorized to verify with other parties and to make any investigation of my/or credit, either directly or through any agency employed by Lender for that purpose. Lender may disclose to any other interested parties information as to Lender's experiences or transactions with my/our account. I/We understand and agree that Lender may obtain, use and share my state and federal tax return information for purposes of: 1) reviewing and responding to this loan application; 2) originating the loan; 3) servicing the loan; and 4) selling or transferring all or a part of the loan or any interest in it. I/We understand that Lender will retain this application and any other credit information Lender receives, even if no loan or credit is granted. These representations, tax return information consent, and authorizations extend not only to Lender, but also to Third Parties, including loan servicers, any insurer or the loan, government agency loan guarantors, and to any investor to whom Lender may sell all or part of the loan, as well as to affiliates, agents, and any successors and assigns of Lender and Third Parties. I/We further authorize Lender to provide to any such insurer or investor any information and documentation that they may request with respect to my/our application, credit or loan.

Applicant: \_\_\_\_\_ Date: \_\_\_\_\_ Co-Applicant: \_\_\_\_\_ Date: \_\_\_\_\_

#### FOR LENDER'S USE ONLY

This application was taken:  Face to Face  Mail  Internet  Telephone

\_\_\_\_\_  
Loan Officer

\_\_\_\_\_  
NMLS #

\_\_\_\_\_  
Date Application Received:

\_\_\_\_\_  
BayVanguard Bank – NMLS # 405618

**Please contact us at 410-477-5000, for submission instructions**