



MULTI-PURPOSE LOAN APPLICATION

If you intend to apply for joint credit, please initial

Applicant Co-Applicant

YOUR PERSONAL HISTORY & LOAN REQUEST
TYPE OF LOAN (Check All That Apply)
AMOUNT REQUESTED \$
TERM
RATE REQUESTED
PAYMENT
NO. OF PAYMENTS
PURPOSE OF APPLICATION (Check All That Apply & Describe Request)
PURCHASE, CONSTRUCTION (PERSONAL HOME), OVERDRAFT PROTECTION, DESCRIBE:
HOME IMPROVEMENT, CONSTRUCTION (SPECULATIVE), HOME EQUITY LINE OF CREDIT
REFINANCE, CONSTRUCTION / PERMANENT, PERSONAL LINE OF CREDIT
LAST NAME, FIRST NAME, INITIAL, DATE OF BIRTH, # DEPENDENTS
PRESENT ADDRESS, CITY, STATE, ZIP CODE, HOW LONG, HOME PHONE
PREVIOUS ADDRESS (IF PRESENT ADDRESS LESS THAN 2 YRS), CITY, STATE, ZIP CODE, HOW LONG, PREVIOUS ADDRESS WAS
SOCIAL SECURITY NUMBER/TIN, E-MAIL ADDRESS, DRIVER'S LICENSE NUMBER, STATE, EXPIRATION DATE, ISSUE DATE
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, GROSS INCOME, HOURLY, WEEKLY, MONTHLY, YEARLY, SUPERVISOR'S NAME
OTHER INCOME: NOTICE: 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 YRS), GROSS INCOME, TIME EMPLOYED, BUSINESS PHONE

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

CO-APPLICANT INFORMATION, IF APPLICABLE
LAST NAME, FIRST NAME, INITIAL, DATE OF BIRTH, # DEPENDENTS
PRESENT ADDRESS, CITY, STATE, ZIP CODE, HOW LONG, HOME PHONE
PREVIOUS ADDRESS (IF PRESENT ADDRESS LESS THAN 2 YRS), CITY, STATE, ZIP CODE, HOW LONG, PREVIOUS ADDRESS WAS
SOCIAL SECURITY NUMBER/TIN, E-MAIL ADDRESS, DRIVER'S LICENSE NUMBER, STATE, EXPIRATION DATE, ISSUE DATE
NAME AND ADDRESS OF EMPLOYER, CITY, STATE, ZIP CODE, BUSINESS PHONE
POSITION, TIME EMPLOYED, GROSS INCOME, HOURLY, WEEKLY, MONTHLY, YEARLY, SUPERVISOR'S NAME
OTHER INCOME: NOTICE: 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 YRS), GROSS INCOME, TIME EMPLOYED, BUSINESS PHONE

QUESTIONS THAT APPLY TO BOTH APPLICANT & CO-APPLICANT
ARE THERE ANY OUTSTANDING JUDGMENTS AGAINST YOU?
HAVE YOU BEEN DECLARED BANKRUPT WITHIN THE PAST 7 YEARS?
HAVE YOU HAD PROPERTY FORECLOSED UPON OR GIVEN TITLE OR DEED IN LIEU THEREOF IN THE LAST 7 YEARS?
ARE YOU OBLIGATED TO PAY ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE?
IF A PURCHASE LOAN, IS ANY OF THE DOWN PAYMENT BORROWED?
ARE YOU A CO-MAKER OR GUARANTOR ON A NOTE?
ARE YOU A UNITED STATES CITIZEN?
IF YOU ARE NOT A UNITED STATES CITIZEN, ARE YOU A RESIDENT ALIEN? (Leave Blank If Not Applicable)
IF YOU ARE NOT A UNITED STATES CITIZEN, ARE YOU A NON-RESIDENT ALIEN? (Leave Blank If Not Applicable)

IF SECURED BY REAL ESTATE - PROPERTY INFORMATION
ADDRESS OF PROPERTY TO BE SECURED, LAND ONLY?, NUMBER OF UNITS, YEAR BUILT, PRIMARY RESIDENCE?
IF A PURCHASE LOAN, COMPLETE THIS ROW: PURCHASE PRICE, CASH DOWN, CLOSING COSTS PAID BY SELLER
IF A CONSTRUCTION LOAN, COMPLETE THIS ROW: DATE OF LOT PURCHASED, ORIGINAL COST, PRESENT VALUE, CONSTRUCTION COSTS

IF SECURED BY OTHER COLLATERAL - PROPERTY INFORMATION
DESCRIBE (Include Any Year, Make & Model):
VEHICLE IDENTIFICATION NUMBER, MILEAGE, PURCHASE PRICE, CASH DOWN

INSURANCE ON COLLATERAL
NAME OF INSURANCE COMPANY OR AGENT, TELEPHONE NUMBER, CITY, STATE

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

INFORMATION FOR GOVERNMENT MONITORING PURPOSES							
<p><u>Only</u> To Be Completed On Purchases Of Residential Dwellings And Secured By Any Residential Dwelling, Home Improvement Of Residential Dwellings (Regardless If Secured Or Not Secured), Or A Refinance Of A Loan In Which Both The Existing Loan And The New Loan Are Secured By Liens On Residential Dwellings. Complete On Construction / Permanent Loans. Do Not Complete On Temporary Loans, Such As Temporary Construction Loans, Nor On Lot Loans.</p> <p>THE FOLLOWING INFORMATION IS REQUESTED BY THE FEDERAL GOVERNMENT FOR CERTAIN TYPES OF LOANS RELATED TO A DWELLING IN ORDER TO MONITOR THE LENDER'S COMPLIANCE WITH EQUAL CREDIT OPPORTUNITY, FAIR HOUSING, AND HOME MORTGAGE DISCLOSURE LAWS. YOU ARE NOT REQUIRED TO FURNISH THIS INFORMATION, BUT ARE ENCOURAGED TO DO SO. YOU MAY SELECT ONE OR MORE DESIGNATIONS FOR "RACE". THE LAW PROVIDES THAT A LENDER MAY NEITHER DISCRIMINATE ON THE BASIS OF THIS INFORMATION, NOR ON WHETHER YOU CHOOSE TO FURNISH IT. HOWEVER, IF YOU CHOOSE NOT TO FURNISH THE INFORMATION AND YOU HAVE MADE THIS APPLICATION IN PERSON, UNDER FEDERAL REGULATIONS THE LENDER IS REQUIRED TO NOTE ETHNICITY, RACE, AND SEX ON THE BASIS OF VISUAL OBSERVATION OR SURNAME. IF YOU DO NOT WISH TO FURNISH THE INFORMATION, PLEASE CHECK BELOW.</p>							
BORROWER: <input type="checkbox"/> I Do Not Wish To Furnish This Information				CO-BORROWER: <input type="checkbox"/> I Do Not Wish To Furnish This Information			
ETHNICITY: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino				ETHNICITY: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino			
RACE: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White				RACE: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White			
SEX: <input type="checkbox"/> Male <input type="checkbox"/> Female				SEX: <input type="checkbox"/> Male <input type="checkbox"/> Female			

INSURANCE INFORMATION

BANK OF CLEVELAND CANNOT CONDITION AN EXTENSION OF CREDIT ON EITHER YOUR PURCHASE OF AN INSURANCE PRODUCT OR ANNUITY FROM US OR ANY OF OUR AFFILIATES. BANK OF CLEVELAND 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.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

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.

ACKNOWLEDGMENT

I HAVE READ, UNDERSTAND AND ACKNOWLEDGE RECEIPT OF THE 'INSURANCE INFORMATION' ABOVE. I ALSO ACKNOWLEDGE ORAL RECEIPT OF THE 'INSURANCE INFORMATION' ABOVE UNLESS I HAVE APPLIED FOR CREDIT BY MAIL OR ELECTRONICALLY. 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.

APPLICANT'S SIGNATURE **DATE** **APPLICANT'S SIGNATURE** **DATE**

FOR BANK USE ONLY

This Application Was Taken: in a face-to-face interview by mail by telephone by Internet

Date Received: _____ Lending Officer: _____