



MULTI-PURPOSE LOAN APPLICATION

If you intend to apply for joint credit, please initial here. \_\_\_\_\_

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)
LAST NAME FIRST NAME INITIAL
DATE OF BIRTH MM DD YR
# 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 CELL PHONE NUMBER DRIVER'S LICENSE NUMBER STATE
ISSUE DATE MM DD YR EXPIRATION 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 GROSS INCOME: \$
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
CO-APPLICANT MARITAL STATUS: MARRIED SEPARATED UNMARRIED

CO-APPLICANT INFORMATION, IF APPLICABLE
LAST NAME FIRST NAME INITIAL
DATE OF BIRTH MM DD YR
# 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 CELL PHONE NUMBER DRIVER'S LICENSE NUMBER STATE
ISSUE DATE MM DD YR EXPIRATION DATE MM DD YR
NAME AND ADDRESS OF EMPLOYER CITY STATE ZIP CODE BUSINESS PHONE
POSITION TIME EMPLOYED GROSS INCOME: \$
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
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 SERVICEMEMBER OR A DEPENDENT OF A SERVICEMEMBER?
ARE YOU A UNITED STATES CITIZEN?
IF YOU ARE NOT A UNITED STATES CITIZEN, ARE YOU A RESIDENT ALIEN?
IF YOU ARE NOT A UNITED STATES CITIZEN, ARE YOU A NON-RESIDENT ALIEN?

IF SECURED BY REAL ESTATE - PROPERTY INFORMATION
ADDRESS OF PROPERTY TO BE SECURED ESTIMATED VALUE MOBILE HOME? LAND ONLY? UNIT NO. 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 (APPLICANT / CO-APPLICANT)	CASH VALUE	CREDITOR	IN NAME OF (APP. / CO-APP)	MONTHLY PAYMENT	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"/> CHECKING BANK _____			MORTGAGE OR RENT			<input type="checkbox"/>	
<input type="checkbox"/> SAVINGS BANK _____			MORTGAGE OR RENT			<input type="checkbox"/>	
<input type="checkbox"/> SAVINGS BANK _____			MORTGAGE OR RENT			<input type="checkbox"/>	
AUTOMOBILE (DESCRIBE YEAR, MAKE, MODEL)			AUTO			<input type="checkbox"/>	
AUTOMOBILE (DESCRIBE YEAR, MAKE, MODEL)			AUTO			<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: \$ _____			OTHER			<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)			OTHER			<input type="checkbox"/>	
<input type="checkbox"/> INDIVIDUAL RETIREMENT ACCOUNT(S)			OTHER			<input type="checkbox"/>	
<input type="checkbox"/> _____			OTHER			<input type="checkbox"/>	
<input type="checkbox"/> _____							
<input type="checkbox"/> _____							
			<b>TOTAL MONTHLY PAYMENTS:</b>			\$	<input type="checkbox"/>
<b>TOTAL ASSETS:</b>		<b>A</b> \$	<b>NET WORTH (A minus B):</b> \$			<b>TOTAL</b> <b>DEBTS:</b>	<b>B</b> \$

**INFORMATION FOR GOVERNMENT MONITORING PURPOSES**

Only 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.

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.

**BORROWER:**  I Do Not Wish To Furnish This Information

**CO-BORROWER:**  I Do Not Wish To Furnish This Information

**ETHNICITY:**  Hispanic or Latino  Not Hispanic or Latino

**ETHNICITY:**  Hispanic or Latino  Not Hispanic or Latino

**RACE:**  American Indian or Alaskan Native  Asian  Black or African American  
 Native Hawaiian or Other Pacific Islander  White

**RACE:**  American Indian or Alaskan Native  Asian  Black or African American  
 Native Hawaiian or Other Pacific Islander  White

**SEX:**  Male  Female

**SEX:**  Male  Female

**MORTGAGE LOAN ORIGINATOR REGISTRATION NUMBERS**

**BANK NAME AND NMLS ID\*:** BANK OF CLEVELAND 504767

**LOAN ORIGINATOR NAME AND NMLS ID\*:**

\*Unique identifier number from The Nationwide Mortgage Licensing System and Registry

**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**

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: \_\_\_\_\_

Date On Which The Loan's Interest Rate Was Set For The Final Time Before Closing: \_\_\_\_\_



·BANK OF CLEVELAND·  
MULTI-PURPOSE LOAN APPLICATION

**INSURANCE INFORMATION & EXTENDING CREDIT**

**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.**

**INSURANCE INFORMATION & PURCHASING INSURANCE**

Insurance related to the credit extension may be purchased from an insurer or producer of the your choice, subject only to the our right to reject a given insurer or agent as provided in Tennessee Code Annotated 56-8-106(b)(2). Your choice of insurer or producer will not affect the credit decision or credit terms in any way, except that we may impose reasonable requirements concerning the creditworthiness of the insurer and the scope of coverage chosen as provided in Tennessee Code Annotated 56-8-106(b)(2). Tennessee Code Annotated 56-8-106(b)(2) states that we cannot "Unreasonably reject a policy furnished by the customer or borrower for the protection of the property securing the credit or lien. A rejection shall not be deemed unreasonable if it is based on reasonable standards, uniformly applied, relating to the extent of coverage required and the financial soundness and the services of an insurer. The standards shall not discriminate against any particular type of insurer, nor shall the standards call for rejection of a policy because it contains coverage in addition to that required in the credit transaction."

**ACKNOWLEDGMENT**

I have read, understand and acknowledge receipt of the above Insurance Information & Extending Credit and Insurance Information & Purchasing Insurance. I also acknowledge oral receipt of the above Insurance Information & Extending Credit and Insurance Information & Purchasing Insurance unless I have applied for credit by mail or electronically.

\_\_\_\_\_  
APPLICANT'S SIGNATURE

\_\_\_\_\_  
APPLICANT'S SIGNATURE

\_\_\_\_\_  
DATE

\_\_\_\_\_  
DATE

PLEASE RETAIN FOR YOUR RECORDS