

PRIMELINE HOME EQUITY LINE OF CREDIT APPLICATION



Application Instructions

Please fill out this application completely. You will help speed up the processing and approval of your line of credit application by providing the following additional information:

- Copies of your last federal tax return
- Copies of your homeowner's insurance policy

Return your application and the above requested information to your local United Bank or mail to: **United Bank, Specialty Lending, 21 - 12th Street, Wheeling, WV 26003.** We appreciate your business and look forward to being of service to you in the future.

CHECK APPROPRIATE BOX

- Individual** – I am applying for individual credit and will rely on my own income and assets to repay any loan. (Leave co-applicant spaces blank.)
- Joint** – We are applying for credit together. We want you to look at all income and assets in evaluating this application. (Complete all sections.)

PURPOSE: _____

AMOUNT: _____

DATE: _____

APPLICANT

CO-APPLICANT

NAME	SOCIAL SECURITY NUMBER		NAME	SOCIAL SECURITY NUMBER	
STREET			STREET		
CITY/STATE/ZIP		HOW LONG? yrs.	CITY/STATE/ZIP		HOW LONG? yrs.
DATE OF BIRTH		NO. OF DEPENDENTS?	DATE OF BIRTH		NO. OF DEPENDENTS?
EMPLOYER	HOW LONG?	SELF-EMPLOYED?	EMPLOYER	HOW LONG?	SELF-EMPLOYED?
GROSS MONTHLY INCOME \$	POSITION	DEPARTMENT	GROSS MONTHLY INCOME \$	POSITION	DEPARTMENT
HOME PHONE ()	WORK PHONE ()		HOME PHONE ()	WORK PHONE ()	
Are you obligated to make alimony, child support or separate maintenance payments? YES _____ NO _____ HOW MUCH \$ _____			Are you obligated to make alimony, child support or separate maintenance payments? YES _____ NO _____ HOW MUCH \$ _____		
Alimony, child support or separate maintenance need not be revealed if the applicant or co-applicant does not choose to have it considered for repayment.			Alimony, child support or separate maintenance need not be revealed if the applicant or co-applicant does not choose to have it considered for repayment.		
SOURCE OF OTHER INCOME		GROSS MONTHLY \$	SOURCE OF OTHER INCOME		GROSS MONTHLY \$

REAL ESTATE OWNED

LOCATION AND DESCRIPTION	TITLED IN NAME OF	YEAR PURCHASED	COST	PRESENT VALUE	AMOUNT OWED	MORTGAGE HELD BY	MONTHLY PAYMENT	RENT RECEIVED

CREDIT APPLICATION Continued



PERSONAL FINANCIAL STATEMENT

IMPORTANT: Check box "J" if assets or liabilities are owned jointly with someone other than co-applicant. Indicate how the asset is titled and how much you own or owe in the appropriate schedules below. If additional space is needed, attach separate sheet.

ASSETS			LIABILITIES		
	AMOUNT	J		AMOUNT	J
Cash in banks (itemize below)	\$ _____		Notes payable to banks	\$ _____	
Real Estate	\$ _____		Accounts payable	\$ _____	
Automobiles	\$ _____		Real Estate debt	\$ _____	
Other assets (describe) _____	\$ _____		Other liabilities _____	\$ _____	
_____	\$ _____		TOTAL LIABILITIES	\$ _____	
TOTAL ASSETS	\$ _____		TOTAL NET WORTH	\$ _____	
			(Assets minus Liabilities)		

CASH IN BANKS

NAME OF BANK	ADDRESS	CHECKING ACCOUNT NO.		J	SAVINGS ACCOUNT NO.		J
			AMOUNT			AMOUNT	

PAYMENT OPTIONS: Please check one.

- Primeline Interest Only
- Primeline Principal & Interest

GENERAL INFORMATION: If the answer to any of the following questions is yes, attach additional sheet and give details.

- Are there any suits or judgements now pending against you or your co-applicant? _____
- Have you or your co-applicant ever filed for bankruptcy? _____
- Are you or your co-applicant liable on any debts not shown? _____
- Are you or your co-applicant a co-maker or endorser on any other loan or contract? _____
- Is any income listed in this application likely to be reduced in the next two years? _____
- Have you or your co-applicant ever been granted credit under any other name? _____ If yes, give name _____

Purpose of Loan	Detailed Description of Loan Purpose:
<input type="checkbox"/> Purchase (primary or second home) Property will be: <input type="checkbox"/> Owner Occupied <input type="checkbox"/> Non Owner Occupied <input type="checkbox"/> N/A	
<input type="checkbox"/> Refinance (existing loan used for purchase or home improvements)	
<input type="checkbox"/> Home Improvement (proceeds for repairing, rehabilitating, remodeling or improving a primary or secondary dwelling - Ex., addition to home, swimming pool, construct garage, windows, landscaping, etc.)	
<input type="checkbox"/> Other	

PLEASE COMPLETE THE FOLLOWING:

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

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. The law provides that a lender may not discriminate on the basis of this information, or 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 race or national origin and sex on the basis of visual observation or surname. If you do not wish to furnish the information, please check below.

APPLICANT

I do not wish to furnish this information.

Race or National Origin:

- American Indian, Alaskan Native
- Asian, Pacific Islander
- Black
- Hispanic
- White
- Other (specify) _____

Sex:

- Female
- Male

CO-APPLICANT

I do not wish to furnish this information.

Race or National Origin:

- American Indian, Alaskan Native
- Asian, Pacific Islander
- Black
- Hispanic
- White
- Other (specify) _____

Sex:

- Female
- Male

The credit and other information in this application is true and complete. United Bank is authorized to verify correctness of statements and to procure other information it might require to appraise application. I/We authorize United Bank to retain this application as its property. I/We agree to reimburse United Bank for all Appraisal, Title and other fees incurred by United Bank should I/we cancel this application, or not accept the line of credit offer. The undersigned hereby acknowledges receipt of "IMPORTANT TERMS OF OUR HOME EQUITY LINE OF CREDIT," the FRB booklet concerning Home Equity Lines of Credit and the Privacy Policy.

X _____
APPLICANT

DATE

X _____
CO-APPLICANT

DATE