

Home Equity Loan Application

lease Specify Purpose of Loan Request:		
mount of Credit Requested: \$	_	
nformation regarding the home that will secure this loan:		
Property Address City	County State Zip	
operty Type (please circle one): Primary Residence o	r Secondary Residence	
this is an application for joint credit, Borrower and Co-Borrow	er each agree that we intend to apply for joint credit (sign below):	
	Co-Borrower)	
lame: (Borrower)	Name: (Co-Borrower)	
ame. (surewar)	Name: (ee Benewer)	
SN:	SSN:	
ate of Birth:	Date of Birth:	
river License Number & State:	Driver License Number & State:	
mail address:	Email address:	
urrent Street Address:	Current Street Address:	
ity, State & Zip:	City, State & Zip	
ome Phone #: Cell #:	Home Phone #: Cell #:	
me at Residence:	Time at Residence:	
urrent Employer:	Current Employer:	
ength of Employment:	Length of Employment:	
revious Employer (if less than one year):	Previous Employer (if less than one year):	
/ork Phone #:	Work Phone #:	
itle or Position:	Title or Position:	
ross Monthly Income: \$	Gross Monthly Income: \$	
dditional Income (Amount & Source): \$	Additional Income (Amount & Source): \$	
lotice: Alimony, Child Support or separate maintenance income need not be evealed if you do not choose to have it considered. Ire there any unsatisfied judgments against you? Yes No	Notice: Alimony, Child Support or separate maintenance income need not be revealed if you do not choose to have it considered. Are there any unsatisfied judgments against you? Yes No	
ave you ever been declared bankrupt? Yes No so, please provide date and description:	Have you ever been declared bankrupt? Yes No If so, please provide date and description:	
Marital Status (please circle one): Married Separated Unmarried (including single, divorced, or widowed)	Marital Status (please circle one): Married Separated Unmarried (including single, divorced, or widowed)	
married, please list spouses full legal name:	If married, please list spouses full legal name:	
re you a U.S. Citizen? Yes No no, do you have authorization to work in the U.S.? Yes No	Are you a U.S. Citizen? Yes No If no, do you have authorization to work in the U.S.? Yes No	
re you obligated to <u>pay</u> alimony, child support, or separate naintenance payments? Yes No	Are you obligated to <u>pay</u> alimony, child support, or separate maintenance payments? Yes No	
yes, how much? \$ How often?	If yes, how much? \$ How often?	
operty insurance showing River Bank & Trust as mortgagee will licy or through a policy obtained through any company of your	Il be required. Applicant can provide this insurance through an exist choice. Please provide the insurance information below:	
Property Insurance Agency A	gents name Address Phone	



	IN DOLLARS
ASSETS - Do not include Assets of doubtful value	(omit cents)
Cash on hand and in banks (name banks below)	\$
U. S. Gov't & Marketable Securities	\$
Non-Marketable Securities	\$
Securities held by broker in margin accounts	\$
Restricted or control stocks	\$
Partial interest in Real Estate Equities	\$
Real Estate Owned	\$
Loans Receivable	\$
Automobiles and other personal property	\$
Cash value - life insurance	\$
Other assets - itemize	\$
TOTAL ASSETS	\$

	IN DOLLARS
LIABILITIES	(omit cents)
Notes payable to banks - secured	\$
Notes payable to banks - unsecured	\$
Due to brokers	\$
Amounts payable to others - secured	\$
Amounts payable to others - unsecured	\$
Accounts and bills due	\$
Unpaid income tax	\$
Other unpaid taxes and interest	\$
Real estate mortgages payable	\$
Other debts - itemize	\$
TOTAL LIABILITIES	\$
NET WORTH	\$
TOTAL LIABILITIES AND NET WORTH	\$

Lien status regarding this application (p If this is a 2 nd Mortgage, please provide		1 st Mortgage w:	2 nd Mortgage
1 st Lien holder Name	Mailing Address (inc	luding city, state & zip)	Loan number
By signing below, I acknowledge that I property described on this application. I attachments is true and made for the premployment, and other sources of incorrexperience with them. I understand that this loan application. I acknowledge that of Credit" brochure.	certify that all inforn urpose of obtaining a me; and to share info t I have the right to r	nation provided in the loan appli- loan. River Bank & Trust is auth rmation with credit reporting ag- eceive a copy of any appraisal re-	cation and on any norized to verify my credit, encies about my credit eport used in connection with
Applicant's Signature	Date	Joint-Applicant's Signatur	e Date
For Bank Use Only:			
Application Received (please circle one)	: By Mail In P	erson Telephone	
Employee Receiving Application:			
Name			Date
Loan Originator's Name		Loan Originator's Identifier Nu	mber
Loan Origination Company's Name		Loan Origination Company Ide	ntifier Number
River Bank & Trust		405629	







P. O. Box 680249 Phone: 334-290-1012 Prattville, AL 36068 Fax: 334-290-1013

Mortgage Loan E-Sign Disclosure

The following disclosure is required by the federal Electronic Signatures in Global and National Commerce Act (E-SIGN Act). Please read this E-SIGN Disclosure carefully and keep a copy for your records. This River Bank & Trust E-Sign Disclosure applies to the mortgage loan that you have requested.

Electronic Delivery of Disclosures and Notices

When you select "I agree to the terms" with respect to the loan, you are consenting to receive communications and disclosures related to your current mortgage loan transaction electronically. If you do not consent; we will mail any documents to you. By consenting to electronic delivery of mortgage disclosures, you agree to provide us with your current email address and update us as to any changes in such information by contacting us at (334) 290-1012. Your consent to receive electronic communications and disclosures includes, but is not limited to:

- · Initial disclosures or agreements for your loan
- Notices or disclosures about a change in the terms of your loan
- Appraisals

Requesting Paper Copies

Even after consent, you have the right to receive a paper copy of the disclosures related to your current mortgage transaction. If you would like to receive a paper copy at no charge, please contact us at the number above. Please include your name and mailing address and be sure to state that you are requesting a copy of the disclosures related to your current mortgage transaction.

Withdrawal of Consent

If after consenting, you wish to withdraw your consent prior to loan consummation, you can do so by contacting us at the number above.

Hardware and Software Requirements

In order to access, view, and retain your account information electronically, you must have:

- A personal computer or other device which is capable of accessing the Internet.
- An Internet web browser with capabilities to support a minimum 128-bit encryption.
- Software which permits you to receive, access, print and save Portable Document format or "PDF" files, such as Adobe
- Acrobat Reader® version 8.0 and above.
- A valid email address.

Termination/Changes

We reserve the right, in our sole discretion, to discontinue the provision of your account information electronically, or to terminate or change the terms and conditions on which we provide account information electronically. We will provide you with notice of any such termination or change as required by law.

provide you with notice of any such termination	or change as required by law.	
Yes, I agree to receiving disclosures & c	ommunications via e-mail.	
E-Mail Address		
Mailing address		
Borrower	Date	
Co-Borrower	Date	

HMDA Demographic Information of Applicant(s) (Used for applications received beginning 1/1/2018)

This form asks about your ethnicity, sex, and race.

This form asks about your ethnicity, sex, and race. **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, sex, and race) 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, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Applicant	
Ethnicity	Race
☐ Hispanic or Latino – Check one or more ☐ Mexican ☐ Puerto Rican ☐ Cuban ☐ Other Hispanic or Latino – Enter origin:	 □ American Indian or Alaska Native – Enter name of enrolled or principal tribe: □ Asian □ Asian Indian □ Chinese □ Filipino
Examples: Argentinian, Columbian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc. Not Hispanic or Latino I do not wish to provide this information Sex Female Male	□ Japanese □ Korean □ Vietnamese □ Other Asian − Enter race: Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc. □ Black or African American □ Native Hawaiian or Other Pacific Islander □ Native Hawaiian □ Guamanian or Chamorro □ Samoan □ Other Pacific Islander − Enter race:
☐ I do not wish to provide this information	Examples: Fijian, Tongan, etc. ☐ White ☐ I do not wish to provide this information
To Be Completed by Financial Institution (for application taken in personal taken)	son):
Was the ethnicity of the Applicant collected on the basis of visual observation of Was the sex of the Applicant collected on the basis of visual observation of Was the race of the Applicant collected on the basis of visual observation of Was the race of the Applicant collected on the basis of visual observation of Was the race of the Applicant collected on the basis of visual observation of Was the race of the Applicant collected on the basis of visual observation of Was the race of the Applicant collected on the basis of visual observation of Was the race of the Applicant collected on the basis of visual observation of Was the race of the Applicant collected on the basis of visual observation of Was the race of the Applicant collected on the basis of visual observation of Was the race of the Applicant collected on the basis of visual observation of Was the race of the Applicant collected on the basis of visual observation of Was the race of the Applicant collected on the basis of visual observation of Was the race of the Applicant collected on the basis of visual observation of Was the race of the Applicant collected on the basis of visual observation of Was the race of the Applicant collected on the basis of visual observation of Was the race of the Applicant collected on the basis of visual observation of Was the race of the Applicant collected on the basis of visual observation of Was the race of the Applicant collected on the basis of visual observation of Was the race of the Applicant collected on the basis of visual observation of Was the race of the Applicant collected on the race of the race o	or surname?
Co-Applicant	
Ethnicity	Race
 ☐ Hispanic or Latino – Check one or more ☐ Mexican ☐ Puerto Rican ☐ Cuban ☐ Other Hispanic or Latino – Enter origin: 	 □ American Indian or Alaska Native – Enter name of enrolled or principal tribe: □ Asian
Examples: Argentinian, Columbian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc. Not Hispanic or Latino I do not wish to provide this information	☐ Asian Indian ☐ Chinese ☐ Filipino ☐ Japanese ☐ Korean ☐ Vietnamese ☐ Other Asian — Enter race: Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc. ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander
Sex ☐ Female ☐ Male	☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan ☐ Other Pacific Islander – <i>Enter race</i> :
☐ I do not wish to provide this information	Examples: Fijian, Tongan, etc. ☐ White ☐ I do not wish to provide this information
To Be Completed by Financial Institution (for application taken in per-	son):
Was the ethnicity of the Co-Applicant collected on the basis of visual obse	
Was the sex of the Co-Applicant collected on the basis of visual observation. Was the race of the Co-Applicant collected on the basis of visual observation.	
The Demographic Information was provided through:	
☐ Face-to-face (includes Electronic Media w/Video Component) ☐ Tele	ephone □ Fax or Mail □ Email or Internet