



Home Equity Loan Application

Please Specify Purpose of Loan Request: _____

Amount of Credit Requested: \$ _____

Information regarding the home that will secure this loan:

Property Address	City	County	State	Zip
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Property Type (please circle one): Primary Residence or Secondary Residence

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) _____ **(Co-Borrower)** _____

Name: (Borrower)	Name: (Co-Borrower)
SSN:	SSN:
Date of Birth:	Date of Birth:
Driver License Number & State:	Driver License Number & State:
Email address:	Email address:
Current Street Address:	Current Street Address:
City, State & Zip:	City, State & Zip
Home Phone #: Cell #:	Home Phone #: Cell #:
Time at Residence:	Time at Residence:
Current Employer:	Current Employer:
Length of Employment:	Length of Employment:
Previous Employer (if less than one year):	Previous Employer (if less than one year):
Work Phone #:	Work Phone #:
Title or Position:	Title or Position:
Gross Monthly Income: \$	Gross Monthly Income: \$
Additional Income (Amount & Source): \$	Additional Income (Amount & Source): \$
<small>Notice: Alimony, Child Support or separate maintenance income need not be revealed if you do not choose to have it considered.</small>	<small>Notice: Alimony, Child Support or separate maintenance income need not be revealed if you do not choose to have it considered.</small>
Are there any unsatisfied judgments against you? Yes No	Are there any unsatisfied judgments against you? Yes No
Have you ever been declared bankrupt? Yes No <small>If so, please provide date and description:</small>	Have you ever been declared bankrupt? Yes No <small>If so, please provide date and description:</small>
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)
If married, please list spouses full legal name:	If married, please list spouses full legal name:
Are you a U.S. Citizen? Yes No <small>If no, do you have authorization to work in the U.S.? Yes No</small>	Are you a U.S. Citizen? Yes No <small>If no, do you have authorization to work in the U.S.? Yes No</small>
Are you obligated to <u>pay</u> alimony, child support, or separate maintenance payments? Yes No If yes, how much? \$ How often?	Are you obligated to <u>pay</u> alimony, child support, or separate maintenance payments? Yes No If yes, how much? \$ How often?

Property insurance showing River Bank & Trust as mortgagee will be required. Applicant can provide this insurance through an existing policy or through a policy obtained through any company of your choice. Please provide the insurance information below:

Property Insurance Agency	Agents name	Address	Phone
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ASSETS - Do not include Assets of doubtful value	IN DOLLARS (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	\$

LIABILITIES	IN DOLLARS (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 (please circle one):

1st Mortgage

2nd Mortgage

If this is a 2nd Mortgage, please provide the information below:

1st Lien holder Name

Mailing Address (including city, state & zip)

Loan number

By signing below, I acknowledge that I am applying for a Home Equity Line of Credit to be secured by a mortgage on the property described on this application. I certify that all information provided in the loan application and on any attachments is true and made for the purpose of obtaining a loan. River Bank & Trust is authorized to verify my credit, employment, and other sources of income; and to share information with credit reporting agencies about my credit experience with them. I understand that I have the right to receive a copy of any appraisal report used in connection with this loan application. I acknowledge that I have received a copy of the "What You Should Know about Home Equity Lines of Credit" brochure.



Applicant's Signature

Date

Joint-Applicant's Signature

Date

For Bank Use Only:

Application Received (please circle one): By Mail In Person Telephone

Employee Receiving Application: _____

Name

_____ Date

Loan Originator's Name	Loan Originator's Identifier Number
Loan Origination Company's Name	Loan Origination Company Identifier Number
River Bank & Trust	405629

Revised April 2011