



Home Equity Loan Application

Lender ("the Bank"):
 Mutual Savings Bank, F.A.
 330 West Carolina Avenue
 Hartsville, SC 29550

Account No.:

This application is designed to be completed by the Borrower(s) with the Lender's assistance.

Select one:

- Individual (relying solely on the Borrower's income)
- Joint (Borrowers intend to apply for joint credit) Initials: _____

The Co-Borrower section and all other Co-Borrower questions should be completed to the extent possible if:

1. Co-Borrower will be jointly obligated with Borrower on the loan **or**
2. Borrower will be relying on income or assets of the Co-Borrower as a basis for repayment of the loan **or**
3. Borrower is relying on income from alimony, child support or separate maintenance from the Co-Borrower or other party **or**
4. Borrower is married to the Co-Borrower and resides in, or the property is located in, a community property state.

If Borrower is married, Borrower's spouse need not be jointly obligated with Borrower and need not sign as Co-Borrower unless Item 2 above applies or unless the spouse's signature is required under state law to create a valid lien, pass clear title or waive inchoate rights to the property.

Loan Purpose	
<input type="checkbox"/> Home Improvement	<input type="checkbox"/> Other (If "Other", please describe below how loan proceeds will be used)

Terms of Loan Request			
Amount:	\$ _____	Loan Type: <i>Select One</i>	<input type="checkbox"/> Fixed Rate
Initial Advance:	\$ _____		<input type="checkbox"/> ARM (type): _____
Interest Rate:	_____ %		<input type="checkbox"/> Other: _____
Term Requested:	_____		

Property Information	
Address:	_____
Year Built:	_____
Date Purchased:	_____
Present Value: \$ _____	Balance Owed: _____
Title in Name(s) Of: _____	
Insurance Carrier:	_____
Carrier Address:	_____
Mortgage Holder:	_____
Mortgage Holder Address:	_____
Mtg. Holder Phone:	_____
Mtg. Account No:	_____

Applicant Information

	Borrower	Co-Borrower
Full Name: <i>(First, Middle, Last)</i>		
Social Security No:		
Driver's License No:		
Date of Birth:		
Marital Status:	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Single (single, divorced or widowed)	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Single (single, divorced or widowed)
Dependents:	<i>Not listed by Co-Borrower</i> Number: Ages:	<i>Not listed by Borrower</i> Number: Ages:
Phone Number 1:	Home <input type="checkbox"/> Cell <input type="checkbox"/> Work <input type="checkbox"/>	Home <input type="checkbox"/> Cell <input type="checkbox"/> Work <input type="checkbox"/>
Phone Number 2:	Home <input type="checkbox"/> Cell <input type="checkbox"/> Work <input type="checkbox"/>	Home <input type="checkbox"/> Cell <input type="checkbox"/> Work <input type="checkbox"/>
Email Address:		
Present Address: <i>(Street, City, State, ZIP)</i>	<input type="checkbox"/> Rent <input type="checkbox"/> Own No. Yrs.	<input type="checkbox"/> Rent <input type="checkbox"/> Own No. Yrs.
Previous Address: <i>If less than 2 years at present address</i>	<input type="checkbox"/> Rent <input type="checkbox"/> Own No. Yrs.	<input type="checkbox"/> Rent <input type="checkbox"/> Own No. Yrs.



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Applicant Information (continued)

	Borrower	Co-Borrower
Employer Name: <i>Self Employed if applicable</i>	No. Yrs.	No. Yrs.
Employer Address:		
Employer Phone:		
Type of Business:		
Position/Title:		
Previous Employer: <i>Self Employed if applicable</i>	No. Yrs.	No. Yrs.
Employer Address:		
Employer Phone:		
Type of Business:		
Position/Title:		
Additional Information:	Are there any unsatisfied judgments against you? If yes, to whom? No <input type="checkbox"/> Yes <input type="checkbox"/>	Are there any unsatisfied judgments against you? If yes, to whom? No <input type="checkbox"/> Yes <input type="checkbox"/>
	Have you declared bankruptcy in the last 10 years? If yes, where? No <input type="checkbox"/> Yes <input type="checkbox"/>	Have you declared bankruptcy in the last 10 years? If yes, where? No <input type="checkbox"/> Yes <input type="checkbox"/>
	Are you party to any lawsuits? If yes, explain. No <input type="checkbox"/> Yes <input type="checkbox"/>	Are you party to any lawsuits? If yes, explain. No <input type="checkbox"/> Yes <input type="checkbox"/>
	Are you co-maker or guarantor on any loan or contract? No <input type="checkbox"/> Yes <input type="checkbox"/>	Are you co-maker or guarantor on any loan or contract? No <input type="checkbox"/> Yes <input type="checkbox"/>
	Have you ever had credit in another name? If yes, what name? No <input type="checkbox"/> Yes <input type="checkbox"/>	Have you ever had credit in another name? If yes, what name? No <input type="checkbox"/> Yes <input type="checkbox"/>
	Have you previously had credit with us? No <input type="checkbox"/> Yes <input type="checkbox"/>	Have you previously had credit with us? No <input type="checkbox"/> Yes <input type="checkbox"/>

Income

Notice: Income from alimony, child support or maintenance payments need not be revealed if the Borrower or Co-Borrower does not choose to have it considered for repaying the loan.

	Borrower	Co-Borrower
Base Earnings:	\$	\$
Overtime:	\$	\$
Bonuses:	\$	\$
Commissions:	\$	\$
Dividends:	\$	\$
Net Rental Income:	\$	\$
Other (see below):	\$	\$
TOTAL:	\$	\$
Description of Other Income	Borrower <input type="checkbox"/> Co-Borrower <input type="checkbox"/>	\$ (Monthly)
Description of Other Income	Borrower <input type="checkbox"/> Co-Borrower <input type="checkbox"/>	\$ (Monthly)



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Account No.:

Assets

Cash Accounts

Name of Institution	Account Type	Account Number	Balance
			\$
			\$
			\$
			\$
			\$
			\$
			\$

Stocks and Bonds

Description	No. of Shares	Value
		\$
		\$
		\$
		\$

Life Insurance

Insurer	Face Value	Cash Value
	\$	\$
	\$	\$

Vehicles

Make & Model	Year	Value
		\$
		\$
		\$

Other Assets

Description	Value
	\$
	\$

Real Estate Owned

Property Address	Property Type	Present Market Value	Mortgages & Liens	Gross Rental Income	Mortgage Pmts.	Insurance, Taxes, Maintenance, Etc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
		\$	\$	\$	\$	\$	\$
		\$	\$	\$	\$	\$	\$
		\$	\$	\$	\$	\$	\$
TOTALS:		\$	\$	\$	\$	\$	\$

Total Assets:

\$



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Liabilities

List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary.

Purpose	Creditor Name / Address	Account Number	Monthly Pmt.	Balance
			\$	\$
			\$	\$
			\$	\$
			\$	\$
			\$	\$
			\$	\$

Total Debts: \$ _____

Net Worth: \$ _____

Agreement

The undersigned acknowledges that the loan requested by this application will be secured by a mortgage or deed of trust on the property described herein and represents that the property will not be used for any illegal or restricted purpose, and that all statements made in this application are true and made for the purpose of obtaining the loan. By signing below, the undersigned authorizes the Lender to check my credit and employment history, to have a consumer report prepared on me for the purpose of evaluating this application for credit, and to answer questions others may ask about my credit report record with the Bank. I understand that I must update this credit information at the request of the Lender, even if the loan is not granted.

In addition, I acknowledge receipt of the Home Equity Brochure and the Lender's Home Equity disclosure statement on today's date.

Borrower

Date

Co-Borrower

Date

Method of Application: Face-to-Face Interview Mail Telephone Internet

Date Application Received

Interviewer Name

Interviewer Signature

