

Loan Information							
Date of this Application		Amount Requested \$		Term Requested		___ Auto ___ First Mortgage ___ Overdraft Protection	
Purpose of Loan							
If Secured, Describe Collateral							
Applicant's Information							
Name (First, M.I., Last)							
Present Address Line 1						Home Telephone Number	
Present Address Line 2						No. Years ___ Rent ___ Mortgage Payment \$	
City		State		Zip Code		Country	
Previous Address						No. Years ___ Rent ___ Mortgage Payment \$	
Type of Business/Profession				Standard Industrial Classification (SIC) Code			
Employer's Name				Your Position		No. Years	Gross Monthly Salary \$
Employer's Address (Street, City, State, Zip Code)						Business Telephone Number	
Previous Employer's Name				Your Position		No. Years	Gross Monthly Salary \$
Previous Employer's Address (Street, City, State, Zip Code)						Business Telephone Number	
Source of Other Income (Income from Alimony, Child Support or Separate Maintenance need not be disclosed if it is not being relied on to obtain this credit).						Amount of other Income \$	
Social Security Number		Driver's License Number		Birth Date		No. of Dependents	
Name of nearest relative not living with you			Relationship		Telephone Number		Address
Banking and Credit References							
Name & Address of Creditor				Account Number		Outstanding Balance	Monthly Payment
Mortgage Company or Landlord				Market Value of Property			
Automobile Financed by				Make & Year			
Checking Account Institution		Date Opened	Account Number		Savings Account Institution		Date Opened
Have you ever been declared bankrupt? (If yes, explain on a separate paper)				Are there any unsatisfied Judgements against you? (If yes, explain on a separate paper)			
Co-Applicant's Information							
Name (First, M.I., Last)							
Present Address Line 1						Home Telephone Number	
Present Address Line 2						No. Years ___ Rent ___ Mortgage Payment \$	
City		State		Zip Code		Country	
Previous Address						No. Years ___ Rent ___ Mortgage Payment \$	
Type of Business/Profession				Standard Industrial Classification (SIC) Code			
Employer's Name				Your Position		No. Years	Gross Monthly Salary \$
Employer's Address (Street, City, State, Zip Code)						Business Telephone Number	
Previous Employer's Name				Your Position		No. Years	Gross Monthly Salary \$
Previous Employer's Address (Street, City, State, Zip Code)						Business Telephone Number	
Source of Other Income (Income from Alimony, Child Support or Separate Maintenance need not be disclosed if it is not being relied on to obtain this credit).						Amount of other Income \$	
Social Security Number		Driver's License Number		Birth Date		Relationship to Applicant	
Name of nearest relative not living with you			Relationship		Telephone Number		Address
Banking and Credit References							
Name & Address of Creditor				Account Number		Outstanding Balance	Monthly Payment
Mortgage Company or Landlord				Market Value of Property			
Automobile Financed by				Make & Year			
Checking Account Institution		Date Opened	Account Number		Savings Account Institution		Date Opened
Have you ever been declared bankrupt? (If yes, explain on a separate paper)				Are there any unsatisfied Judgements against you? (If yes, explain on a separate paper)			

Auto Information for Auto Installment Loan

Seller/Dealer

Name	Telephone Number	Address
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Title Holder

Name	Telephone Number	Address
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Auto

Year	Make	Model
Body Style	<input type="checkbox"/> New <input type="checkbox"/> Used <input type="checkbox"/> Demo	No. Cylinders
<input type="checkbox"/> Power Steering <input type="checkbox"/> Power Brake	<input type="checkbox"/> A/C <input type="checkbox"/> Tinted Glass	<input type="checkbox"/> Vinyl Roof <input type="checkbox"/> Sun Roof
Trade In (Year, Make, Model)	Price	Allowance
Net Allowance	Cash Down	Less Payoff
\$	\$	\$
	Net to Finance	No. of Months
	\$	

Real Estate Information for Mortgage Loan

<input type="checkbox"/> Conventional Mortgage <input type="checkbox"/>	Prepayment Option	Escrow (to be collected monthly)
Property Street Address		
Legal Description (Attach description if necessary)		
Purpose of the Loan <input type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Other (Explain)		
Year Acquired	Original Cost	Amt. Existing Liens
Title Will be Held in What Name(s)		Manner in Which Title Will Be Held
Source of Down Payment and Settlement Charges		

Agreement

The undersigned applies for the loan described in this application to be secured by a first mortgage or deed of trust on the subject property 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. Verification may be obtained from any source named herein. The original or a copy of this application will be retained by the lender, even if the loan is not granted. The undersigned intend or do not intend to occupy this property as their primary residence. I/We fully understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above responses as applicable under the provision of Title 18, U.S. Code 1014.

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 and fair housing laws. You are not required to furnish this information, but are encouraged to do so. 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 it, under Federal regulations, this lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the above information, please check the box below.

APPLICANT <input type="checkbox"/> : I do not wish to furnish this information <input type="checkbox"/> American Indian, Alaska Native <input type="checkbox"/> Asian, Pacific Islander <input type="checkbox"/> Black <input type="checkbox"/> Hispanic <input type="checkbox"/> White <input type="checkbox"/> Other (Specify) _____ Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female Age: _____ Marital Status: _____	CO-APPLICANT <input type="checkbox"/> : I do not wish to furnish this information <input type="checkbox"/> American Indian, Alaska Native <input type="checkbox"/> Asian, Pacific Islander <input type="checkbox"/> Black <input type="checkbox"/> Hispanic <input type="checkbox"/> White <input type="checkbox"/> Other (Specify) _____ Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female Age: _____ Marital Status: _____
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Credit Report "Rush" Authorization

AUTHORIZATION IS HEREBY GIVEN TO PACIFIC NATIONAL BANK TO OBTAIN A "RUSH" CREDIT REPORT IN THE PREPARATION OF MY HOMELOAN APPLICATION. I WILL PAY ANY ADDITIONAL CHARGES INCURRED IN THE PROCESS.

R.E.S.P.A.

The Applicant and Co-Applicant acknowledge that they have received a copy of "A HOMEBUYERS GUIDE TO SETTLEMENT COSTS" on the same day that they signed this Application.

Signatures

If community property or income, alimony, child support or separate maintenance payments from a spouse or former spouse is relied on by Applicant as the basis for repayment of this loan, provide required information about the spouse or former spouse in another credit application, even if they are not joint applicant.

This application is designed to be completed by the Applicant(s) with the lender's assistance. The Co-Applicant Section and all other Co-Applicant questions must be completed and the appropriate box(es) checked if:

Spouse will be jointly obligated with the Applicant on the loan, or
 The Applicant is relying on income from alimony, child support or separate maintenance from spouse, or
 The Applicant is married and resides, or is relying on the property located in a community property state, or
 The Applicant is relying on spouse's income to repay the loan, or
 Will be an user of, or contractually liable on, an open-end account.

I certify that the statements contained herein are true and that I am not liable for any debts, other than specifically listed. The Bank is authorized to obtain any information which it deems necessary for the approval of this loan.

The above statements are submitted for the purpose of obtaining credit and are certified to be true, completed and correct. In the event the credit is granted in any amount, we agree to furnish financial statements and or any other financial information at any time it is so requested and the failure to do so shall constitute a default in the terms and conditions of the loan and entitle the bank to demand payment in full on the loan at that time. We expressly authorize you to make inquiries to others concerning the foregoing information. Any willful misrepresentation of this statement could result in a fine and or imprisonment under the provisions of the U.S. criminal code.

It is further agreed that the Bank will be furnished with financial statements of the borrower(s) (if personal) and guarantor(s); a complete personal U.S. income tax returns (1040) if a U.S. resident. Completed corporate financial statements and tax returns will be furnished at a minimum on an annual basis. Failure to furnish the Bank with financial information, as required, will to be considered an event of default in accordance with the general terms of the promissory note.

If the Bank is not in receipt of outstanding documentation mentioned above, specially financial statements, within thirty (30) days of notification, or after the above loan has been closed and funded, the Bank has the right to charge an additional \$25.00 per month, per item special handling charge until all documentation requirements and conditions have been met.

Fair Credit Reporting Act. Information contained in a Credit Bureau Report from a credit reporting agency is used to approve to issue a credit card for you. The credit may not be extended if, after you apply to this credit, we determine that the information on your credit report through a credit bureau agency or upon information in your request for credit, does not meet our credit standard and criteria for credit worthiness established by us. You have the right to prohibit the use of information contained in your credit file with any credit reporting agency for all future credit transactions that are not initiated by you. You may exercise this right by calling 305-539-7500 or by writing these agencies: Experian Target Marketing, P.O. Box 919, 701 Experian Parkway B2, Allen, TX 75013; Equifax Options, P.O. Box 740123, Atlanta, GA 30374-0123; Trans Union LLC, Attn: Marketing Opt-Out, P.O. Box 97328, Jackson, MS 39288-7328; Innovis Data Solutions, P.O. Box 1358, Columbus, OH 43216-1358

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 to 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.