

PERSONAL INFORMATION.Are you applying jointly for this loan? Yes No

Applicant #1 Full Name: _____ Social Security Number: _____ Date of Birth: _____

Physical Address: _____

City: _____ State: _____ Zip Code: _____

Previous Address (if at current address less than 2 years): _____

Home Phone: _____ Cell Phone: _____ Fax: _____ Email: _____

Driver's License Number or State ID: _____ State Issued: _____

Date Issued: _____ Expiration Date: _____

Occupation (please be specific): _____ Employer Name: _____

Employer Address: _____

City: _____ State: _____ Zip Code: _____

Phone Number: _____ Years There: _____

Name of Nearest Relative Not Living with You: _____ Phone: _____

Check Appropriate Box: I am an American Citizen I am a Resident Alien I am a Non-Resident AlienAre you currently or have you been a Senior Foreign Political Figure? Yes NoDo you have an immediate family member or close associate who is a current or former Senior Foreign Political Figure? Yes No

JOINT ACCOUNT INFORMATION.Are you applying jointly for this loan? Yes No

Applicant #2 Full Name: _____ Social Security Number: _____ Date of Birth: _____

Physical Address: _____

City: _____ State: _____ Zip Code: _____

Previous Address (if at current address less than 2 years): _____

Home Phone: _____ Cell Phone: _____ Fax: _____ Email: _____

Driver's License Number or State ID: _____ State Issued: _____

Date Issued: _____ Expiration Date: _____

Occupation (please be specific): _____ Employer Name: _____

Employer Address: _____

City: _____ State: _____ Zip Code: _____

Phone Number: _____ Years There: _____

Name of Nearest Relative Not Living with You: _____ Phone: _____

Check Appropriate Box: I am an American Citizen I am a Resident Alien I am a Non-Resident AlienAre you currently or have you been a Senior Foreign Political Figure? Yes NoDo you have an immediate family member or close associate who is a current or former Senior Foreign Political Figure? Yes No**PLEASE ANSWER THE FOLLOWING QUESTIONS FOR ALL APPLICANTS.**

	APPLICANT #1.	APPLICANT #2.
Have you had a checking account in the last 12 months? If Yes, where?	<input type="checkbox"/> Yes <input type="checkbox"/> No _____	<input type="checkbox"/> Yes <input type="checkbox"/> No _____
Have you had a checking account closed without your consent in the past 12 months?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you been convicted of a criminal offense involving the use of a check within the past 2 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you ever declared bankruptcy or defaulted on any debts?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No



PERSONAL LOAN REQUEST.
Type of Loan Requested? Home Equity Loan HELOC Auto Other

Amount Requested of Bank: _____ **Cash Contribution on your Behalf:** _____

Purpose / Reason for Request: _____

Gross Monthly Income: _____ **Source of Other Income:** _____ **Other Income:** _____

(alimony, child support or separate maintenance income need not to be revealed if you do not wish to have it considered as a basis for repaying this obligation)
Maximum Monthly Payment: _____ **Desired Term:** _____

Proposed Collateral: _____

Appraised Value (if known): _____ **Date Appraised:** _____

Insurance Company: _____ **Agent's Name & Contact:** _____

Are you party to any lawsuit? Yes No **(If Yes, Please Explain):** _____

Attorney Name & Contact Information: _____

Applicant Marital Status: Married Separated Unmarried (Single, Divorced, Widowed)
(do not complete if this is an application for individual unsecured credit unless you reside in a Community Property State)
Co-Applicant Marital Status: Married Separated Unmarried (Single, Divorced, Widowed)
(do not complete if this is an application for individual unsecured credit unless you reside in a Community Property State)
PERSONAL ASSETS / DEBT.

Assets:	Value:	Debts:	Monthly Payment:
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Other Obligations (Child Support, Alimony, Separate Maintenance, Tuition, etc.): _____

If applying for credit jointly, it is a requirement that all parties have completed page 1 as completely as possible. If a party, who is not an applicant, is required to sign to grant collateral, we will need that person's name; however, they are not required to complete page 1.


OTHER INFORMATION.

Please Describe:

THANK YOU FOR CONSIDERING PLATINUM BANK FOR YOUR FINANCING NEEDS.

By signing below, you acknowledge and agree to each of the following:

1. All information in this application is true and complete to the best of your knowledge and belief.
2. That neither applicant has made any misrepresentation in this application or has failed to include important information.
3. Platinum Bank has the right to verify the accuracy of the information provided.
4. Platinum Bank is authorized to obtain a consumer credit report / check the credit rating and history of all the applicant(s).
5. That all supporting documentation included in the application remains the property of Platinum Bank.
6. That all information provided will be kept confidential by Platinum Bank.

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 institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for 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 and other identifying documents.

Applicant #1 Full Name: _____

Applicant #1 Full Name: _____

Applicant #1 Signature: _____

Applicant #1 Signature: _____

Date: _____

Date: _____





- Home Improvement
- Home Purchase
- Refinance where both existing & new loan are secured by lien on dwelling.

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 (e.g. ethnicity, race and sex) 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 "Hispanic or Latino" origins 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, race and sex on the basis of visual observation and surname. If you do not wish to provide some or all of this information, please check below.

CHECK ONE OR MORE THAT APPLY.

Applicant #1.

<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic or Latino <hr style="border: 0; border-top: 1px solid black; margin: 5px 0;"/> <small>Country of Origin (e.g. Argentinian, Columbian, Dominican, Nicaraguan, Salvadoran, etc.)</small> <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> I do not wish to provide this information.	<input type="checkbox"/> American Indian or Alaska Native <hr style="border: 0; border-top: 1px solid black; margin: 5px 0;"/> <small>Print name of enrolled or principal tribe.</small> <input type="checkbox"/> Asian <input type="checkbox"/> Asian Indian <input type="checkbox"/> Korean <input type="checkbox"/> Chinese <input type="checkbox"/> Vietnamese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Other Asian <hr style="border: 0; border-top: 1px solid black; margin: 5px 0;"/> <small>Print Race (e.g. Hmong, Laotian, Thai, Pakistani, Cambodian, etc.)</small>	<input type="checkbox"/> Native Hawaiian or Pacific Islander <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan <input type="checkbox"/> Other Pacific Islander <hr style="border: 0; border-top: 1px solid black; margin: 5px 0;"/> <small>Print Race (e.g. Hmong, Laotian, Thai, Pakistani, Cambodian, etc.)</small> <input type="checkbox"/> White <input type="checkbox"/> I do not wish to provide this information
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Applicant #2.

<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic or Latino <hr style="border: 0; border-top: 1px solid black; margin: 5px 0;"/> <small>Country of Origin (e.g. Argentinian, Columbian, Dominican, Nicaraguan, Salvadoran, etc.)</small> <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> I do not wish to provide this information.	<input type="checkbox"/> American Indian or Alaska Native <hr style="border: 0; border-top: 1px solid black; margin: 5px 0;"/> <small>Print name of enrolled or principal tribe.</small> <input type="checkbox"/> Asian <input type="checkbox"/> Asian Indian <input type="checkbox"/> Korean <input type="checkbox"/> Chinese <input type="checkbox"/> Vietnamese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Other Asian <hr style="border: 0; border-top: 1px solid black; margin: 5px 0;"/> <small>Print Race (e.g. Hmong, Laotian, Thai, Pakistani, Cambodian, etc.)</small>	<input type="checkbox"/> Native Hawaiian or Pacific Islander <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan <input type="checkbox"/> Other Pacific Islander <hr style="border: 0; border-top: 1px solid black; margin: 5px 0;"/> <small>Print Race (e.g. Hmong, Laotian, Thai, Pakistani, Cambodian, etc.)</small> <input type="checkbox"/> White <input type="checkbox"/> I do not wish to provide this information
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APPLICANT AND CO-APPLICANT SEX.

Applicant #1. Male Female I do not wish to provide this information

Applicant #2. Male Female I do not wish to provide this information

TO BE COMPLETED BY FINANCIAL INSTITUTION.

For an application taken in person

Was the ethnicity of the APPLICANT collected on the basis of visual observation or surname? Yes No

Was the ethnicity of the CO-APPLICANT collected on the basis of visual observation or surname? Yes No

Was the race of the APPLICANT collected on the basis of visual observation or surname? Yes No

Was the race of the CO-APPLICANT collected on the basis of visual observation or surname? Yes No

Was the sex of the APPLICANT collected on the basis of visual observation or surname? Yes No

Was the sex of the CO-APPLICANT collected on the basis of visual observation or surname? Yes No

THIS SECTION IS TO BE COMPLETED BY INTERVIEWER ONLY.

This application was taken by: Face-to-Face Mail Telephone Internet

Interviewer's Name: _____

Interviewer's Signature: _____

Date: _____

Interviewer's Phone Number: _____

Interviewer's Email: _____

Name and Address of Interviewer's Employer: _____



The Secure and Fair Enforcement for Mortgage Licensing Act (S.A.F.E. Act) was enacted as part of the Housing and Economic Recovery Act of 2008. This Act requires an employee of our bank who acts as a residential mortgage loan originator (MLO) to register with the Nationwide Mortgage Licensing System and Registry (NMLS), obtain a unique identifier, and to maintain this registration. Further, Platinum Bank has adopted a written policy and procedures designed to assure compliance with these requirements and require all mortgage loan originators to follow these policies and procedures.

PLATINUM BANK - NMLS ID #673646.

Mortgage Loan Originators with Platinum Bank	NMLS ID#
Kelly A Donohoe	1613308

By accessing www.nmlsconsumeraccess.org you will find specific profile information for each Mortgage Loan Originator (MLO). This information will include the MLO's publicly available registration information, any State mortgage licenses held (active or inactive), employment history, and any publicly settled disciplinary and enforcement actions.

