



# HOME EQUITY APPLICATION

## - FIXED RATE -



**OAK BROOK HEADQUARTERS**  
1515 West 22nd Street, Suite 100  
Oak Brook, IL 60523  
630-413-9580

**HINSDALE BRANCH**  
1 Grant Square  
Hinsdale, IL 60521  
630-590-4800

**EVERGREEN PARK BRANCH**  
3842 West 95th Street  
Evergreen Park, IL 60805  
708-229-1010

**1-888-505-BANK(2265)**

**Fax (630) 684-0429**  
**www.evergreenbankgroup.com**

### C. Evergreen Bank Group Home Equity Loan Application.

Please print all information completely in ink. Complete both sides.

#### Assets and Liabilities

Assets	\$	\$
Cash and deposits in financial institutions	_____	Secured loans owed
Vested Interest in retirement plans and IRAs	_____	Unsecured loans owed
Real estate owned (Detail on back.)	_____	Real estate mortgages
Securities owned (Detail on back.)	_____	Credit card balances
Personal property and automobiles	_____	Accounts and bills due
Other assets (Please list):	_____	Other liabilities (Please list):
Total Assets	_____	Total Liabilities
Less Total Liabilities	_____	_____
Equals Net Worth	_____	

### D. Real Estate Owned

Primary Residence: \_\_\_\_\_  
 Address \_\_\_\_\_ Type of Property \_\_\_\_\_ Name on Title \_\_\_\_\_ Date Acquired \_\_\_\_\_  
 Purchase Price \_\_\_\_\_ Cost of Improvements \_\_\_\_\_ Present Market Value \_\_\_\_\_ Mortgage Maturity \_\_\_\_\_  
 Current Outstanding Balance \_\_\_\_\_ Current Interest Rate \_\_\_\_\_ Escrow for Taxes? \_\_\_\_\_ City \_\_\_\_\_ State/Zip \_\_\_\_\_

### E. Credit Information

Mortgage Holder \_\_\_\_\_ Annual Real Estate Tax \_\_\_\_\_ Escrow for Taxes? \_\_\_\_\_ City \_\_\_\_\_ State/Zip \_\_\_\_\_  
 Monthly Mortgage Payment \_\_\_\_\_ Bank Name and Address \_\_\_\_\_  
 Personal Checking Account Number \_\_\_\_\_

Please answer the following questions "Yes" or "No".

If you answer "yes" to any of these questions, please explain on an attached sheet.

Are there any judgements or legal proceedings against you? \_\_\_\_\_ Applicant \_\_\_\_\_ Co-Applicant \_\_\_\_\_  
 Have you ever been declared bankrupt? \_\_\_\_\_  
 Have you ever had property foreclosed upon or given title or deed in lieu thereof? \_\_\_\_\_  
 Are you a party in a lawsuit? \_\_\_\_\_  
 Are you other than a US citizen or permanent resident alien? \_\_\_\_\_  
 Are you obligated to pay alimony, child support, or separate maintenance? \_\_\_\_\_  
 Do you have any outstanding guarantees or contingent obligations? \_\_\_\_\_

The undersigned certify (yes) that the information provided herein and any schedules attached hereto have been carefully read by the undersigned and the information contained herein and attached hereto is true and correct. Authorization: NOTICE 18 United States Code 1014, prescribes criminal penalties for false statements in loan application to federally insured banks. I/WE hereby certify that the foregoing statements are true and complete and are made for the purpose of determining my/our eligibility for credit. I/WE agree that this statement shall remain your property whether or not the application is accepted. You are authorized to make all inquiries you deem necessary to verify the accuracy of the statements made herein, and to determine my/our credit worthiness, including, but not limited to procuring consumer reports from consumer reporting agencies and credit information from banks and other financial institutions and extenders of credit references, present and former employers, merchants, landlords and creditors. Each applicant consents that, upon denial of the application based upon a consumer report or information received from a person other than a consumer reporting agency or any applicant, creditor may make appropriate Fair Credit Reporting Act disclosures to all applicants.

Borrower's Signature \_\_\_\_\_ Date Signed \_\_\_\_\_  
 Co-Borrower's Signature \_\_\_\_\_ Date Signed \_\_\_\_\_

### 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, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname. If you have made this application in person, if you do not wish to furnish the application, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

**BORROWER**  I do not wish to furnish this information

**Ethnicity:**  Hispanic or Latino  Not Hispanic or Latino

**Race:**  American Indian or Alaska Native  Native Hawaiian or Other Pacific Islander  
 Asian  White  
 Black or African American

**Sex:**  Female  Male

To be Completed by Interviewer  
 This application was taken by:

Face-to-face interview  Telephone  
 Mail  Internet

Interviewer's Signature \_\_\_\_\_

**CO-BORROWER**  I do not wish to furnish this information

**Ethnicity:**  Hispanic or Latino  Not Hispanic or Latino

**Race:**  American Indian or Alaska Native  Native Hawaiian or Other Pacific Islander  
 Asian  White  
 Black or African American

**Sex:**  Female  Male

Interviewer's Name (print or type)

Name and Address of Interviewer's Employer

Date

Interviewer's Phone Number (include area code)



# LOAN APPLICATION

See how much you can borrow.

Estimate the market value of your home. \$ \_\_\_\_\_

\*Multiply by .90 \_\_\_\_\_ x

Total \$ \_\_\_\_\_

Subtract your outstanding mortgage balance. - \_\_\_\_\_

This is roughly what you'll be able to borrow. \$ \_\_\_\_\_

You may multiply by 90%. If the line amount plus your existing primary mortgage exceeds \$750,000 the maximum loan-to-value is 80%. The maximum loan amount is \$150,000 for loans at 80% loan-to-value or less and maximum loan amount is \$75,000 for loan-to-value over 80%.

Applying is free and easy. Just call (888) 505-2265 (BANK) or visit our website at [www.evergreenbankgroup.com](http://www.evergreenbankgroup.com).

## Why Some Home Equity Loans Are More Equitable Than Others.

Some provide you with only a few months of low-cost borrowing-then the rates go up. Some offer a low interest rate only if you borrow large amounts.

## What Else Does Evergreen Give You With A Home Equity Loan?

- Low Interest.
- One time processing fee of \$295.
- Potential tax savings. (please consult your tax advisor regarding deductibility of interest).
- No restrictions on how to use your money.
- Other fees and restrictions may apply.
- Term up to ten years available.

## Fixed Rate Home Equity Loan Application

### IMPORTANT: Read these Directions before completing this Application.

- If you are applying for individual credit in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete Sections A, C, D, and E, omitting B.
- If this is an application for joint credit with another person, complete all Sections, providing information in B about the Co-Borrower.  
We intend to apply for joint credit: \_\_\_\_\_ Applicant \_\_\_\_\_ Date \_\_\_\_\_ Co-Applicant \_\_\_\_\_ Date \_\_\_\_\_
- If you are applying for individual credit, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all Sections to the extent possible, providing information in B about the person on whose alimony, support, or maintenance payments or income or assets you are relying.

### Evergreen Bank Group Home Equity Loan Application.

Please print all information completely in ink. Complete both sides.

How did you first hear about our great Home Equity Loans? (Circle one.)

- Radio \_\_\_\_\_ Internet \_\_\_\_\_ Mail \_\_\_\_\_ Newspaper \_\_\_\_\_  
Other \_\_\_\_\_ Bank Employee \_\_\_\_\_  
(Name) \_\_\_\_\_

Loan Amount Requested \_\_\_\_\_ Type of Loan Requested \_\_\_\_\_ How will you use the loan proceeds? \_\_\_\_\_

This application is designed to be completed by the applicant(s) with the Lender's assistance when the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

### A. Borrower

Last Name \_\_\_\_\_ First Name \_\_\_\_\_ MI \_\_\_\_\_ Date of Birth \_\_\_\_\_ SSN \_\_\_\_\_ Marital Status \_\_\_\_\_  
 Present Home Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Home Phone ( ) \_\_\_\_\_ Years at this address? \_\_\_\_\_ E-mail \_\_\_\_\_ Do you own this property? \_\_\_\_\_ Number of dependents \_\_\_\_\_  
 Prev. Address (if less than 2 years at present address) \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ How Long? (Yrs, Mo) \_\_\_\_\_  
 Present Employer \_\_\_\_\_ Position \_\_\_\_\_ How Long? (Yrs, Mo) \_\_\_\_\_ Business Phone ( ) \_\_\_\_\_  
 Business Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 • Do not include alimony, child support, or separate maintenance if you choose not to have it considered a basis for repaying this obligation.  
 Current Annual Salary \_\_\_\_\_ Annual Bonuses & Commissions \_\_\_\_\_ Annual Overtime \_\_\_\_\_ Other Annual Income & Source \_\_\_\_\_  
 Prev. Employer (if less than 2 years at present job) \_\_\_\_\_ City/State \_\_\_\_\_ Position \_\_\_\_\_ Length Employed? \_\_\_\_\_

### B. Co-Borrower

Last Name \_\_\_\_\_ First Name \_\_\_\_\_ MI \_\_\_\_\_ Date of Birth \_\_\_\_\_ SSN \_\_\_\_\_ Marital Status \_\_\_\_\_  
 Present Home Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Home Phone ( ) \_\_\_\_\_ Years at this address? \_\_\_\_\_ E-mail \_\_\_\_\_ Do you own this property? \_\_\_\_\_ Number of dependents \_\_\_\_\_  
 Prev. Address (if less than 2 years at present address) \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ How Long? (Yrs, Mo) \_\_\_\_\_  
 Present Employer \_\_\_\_\_ Position \_\_\_\_\_ How Long? (Yrs, Mo) \_\_\_\_\_ Business Phone ( ) \_\_\_\_\_  
 Business Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 • Do not include alimony, child support, or separate maintenance if you choose not to have it considered a basis for repaying this obligation.  
 Current Annual Salary \_\_\_\_\_ Annual Bonuses & Commissions \_\_\_\_\_ Annual Overtime \_\_\_\_\_ Other Annual Income & Source \_\_\_\_\_  
 Prev. Employer (if less than 2 years at present job) \_\_\_\_\_ City/State \_\_\_\_\_ Position \_\_\_\_\_ Length Employed? \_\_\_\_\_

### 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 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 or other identifying documents.