



112 W. King Street
Strasburg, Virginia 22657

HOME EQUITY FIXED LOAN APPLICATION

IMPORTANT APPLICANT INFORMATION: Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

CHECK APPROPRIATE BOX

LOAN REQUEST

INDIVIDUAL – relying on my income or assets

AMOUNT: \$

JOINT – we intend to apply for joint credit.

FIXED RATE: 5YRS 10YRS 15YRS

Please indicate marital status:

MARRIED SEPARATED UNMARRIED

RESIDENCE ADDRESS:

PURPOSE OF THIS LOAN:

AUTO DEBIT PAYMENT: YES NO

APPLICANT INFORMATION

FULL LEGAL NAME _____

SOCIAL SECURITY NUMBER _____ DATE OF BIRTH _____

MAILING ADDRESS/P.O. BOX _____ CITY/STATE/ZIP _____
STREET _____

IF MAILING ADDRESS IS A P.O. BOX, PROVIDE PHYSICAL ADDRESS
STREET _____ CITY/STATE/ZIP _____

HOW LONG AT PRESENT ADDRESS _____ YEARS _____ MONTHS

PREVIOUS ADDRESS IF LESS THAN 2 YEARS AT PRESENT ADDRESS
STREET _____ CITY/STATE/ZIP _____

HOW LONG AT PREVIOUS ADDRESS _____ YEARS _____ MONTHS
 RENT OWN

EMAIL ADDRESS _____

HOME PHONE NUMBER _____ CELL PHONE NUMBER _____

NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU
NAME _____
ADDRESS _____
PHONE NUMBER(S) _____
RELATIONSHIP _____

JOINT APPLICANT INFORMATION

FULL LEGAL NAME _____

SOCIAL SECURITY NUMBER _____ DATE OF BIRTH _____

MAILING ADDRESS/P.O. BOX _____ CITY/STATE/ZIP _____
STREET _____

IF MAILING ADDRESS IS A P.O. BOX, PROVIDE PHYSICAL ADDRESS
STREET _____ CITY/STATE/ZIP _____

HOW LONG AT PRESENT ADDRESS _____ YEARS _____ MONTHS

PREVIOUS ADDRESS IF LESS THAN 2 YEARS AT PRESENT ADDRESS
STREET _____ CITY/STATE/ZIP _____

HOW LONG AT PREVIOUS ADDRESS _____ YEARS _____ MONTHS
 RENT OWN

EMAIL ADDRESS _____

HOME PHONE NUMBER _____ CELL PHONE NUMBER _____

NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU
NAME _____
ADDRESS _____
PHONE NUMBER(S) _____
RELATIONSHIP _____

APPLICANT EMPLOYMENT INFORMATION

NAME OF CURRENT EMPLOYER/BUSINESS _____ EMPLOYER'S PHONE NUMBER _____

ADDRESS OF CURRENT EMPLOYER/BUSINESS _____ CITY/STATE/ZIP _____ SELF EMPLOYED
STREET _____

TITLE/POSITION _____ HOW LONG EMPLOYED _____ YEARS _____ MONTHS

PREVIOUS EMPLOYER/SCHOOL IF LESS THAN 2 YEARS AT CURRENT EMPLOYER
NAME _____
POSITION/TITLE _____
EMPLOYED FROM/TO _____
GROSS ANNUAL INCOME _____

JOINT APPLICANT EMPLOYMENT INFORMATION

NAME OF CURRENT EMPLOYER/BUSINESS _____ EMPLOYER'S PHONE NUMBER _____

ADDRESS OF CURRENT EMPLOYER/BUSINESS _____ CITY/STATE/ZIP _____ SELF EMPLOYED
STREET _____

TITLE/POSITION _____ HOW LONG EMPLOYED _____ YEARS _____ MONTHS

PREVIOUS EMPLOYER/SCHOOL IF LESS THAN 2 YEARS AT CURRENT EMPLOYER
NAME _____
POSITION/TITLE _____
EMPLOYED FROM/TO _____
GROSS ANNUAL INCOME _____

APPLICANT INCOME

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. If you are self-employed or have substantial income from a source other than salary, you may be asked to provide additional financial information.

GROSS MONTHLY INCOME \$ _____

BONUSES, COMMISSIONS, OVERTIME \$ _____

OTHER INCOME (LIST BELOW) \$ _____

SOURCE(S) OF OTHER INCOME: _____

JOINT APPLICANT INCOME

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. If you are self-employed or have substantial income from a source other than salary, you may be asked to provide additional financial information.

GROSS MONTHLY INCOME \$ _____

BONUSES, COMMISSIONS, OVERTIME \$ _____

OTHER INCOME (LIST BELOW) \$ _____

SOURCE(S) OF OTHER INCOME: _____

SCHEDULE OF REAL ESTATE OWNED

This section should be completed giving information about both the Applicant and Joint Applicant or Other Person. Please mark Applicant-related information with an "A". Circle existing obligations to be paid off with this loan.

Physical Address of Property	Current Market Value	Mo. Rental Income	1st/2nd Lien	Name of Mortgage Lender	Mo. Payment	Other Monthly Fees	Mortgage Balance
	\$	\$			\$	\$	\$
	\$	\$			\$	\$	\$
	\$	\$			\$	\$	\$

ASSET INFORMATION

This section should be completed giving information about both the Applicant and Joint Applicant or Other Person. Please mark Applicant-related information with an "A". Attach a continuation sheet if you need more space to list additional assets.

TYPE	FINANCIAL INSTITUTION	BALANCE	TYPE	DESCRIPTION	VALUE
Checking Account		\$	Automobiles		\$
Savings Account		\$			\$
CD		\$	Personal Property		\$
Securities & Type		\$			\$
401(k) Retirement		\$			\$
Other		\$	Other		\$
		\$			\$
		\$			\$
		\$			\$

OUTSTANDING DEBTS

This section should be completed giving information about both the Applicant and Joint Applicant or Other Person. Please mark Applicant-related information with an "A". Circle existing obligations to be paid off with this loan. Attach a continuation sheet if you need more space to list additional debts.

TYPE	FINANCIAL INSTITUTION	BALANCE	MONTHLY PAYMENT	COLLATERAL (IF ANY)
Automobile Loans		\$	\$	
		\$	\$	
Personal Loans		\$	\$	
		\$	\$	
Credit Cards		\$	\$	
		\$	\$	
		\$	\$	
Other		\$	\$	
		\$	\$	
Alimony/Child Support/Separate Maintenance	Owed To:	\$	\$	

APPLICANT GENERAL INFORMATION

Are you a guarantor or co-maker of any leases, contracts or debts? YES NO

Are there any suits or judgments pending against you? YES NO

Have you been declared bankrupt in the last 10 years? YES NO

Obligated to pay alimony, child support, or separate maintenance? YES NO

Would you be interested in receiving information on any of the following?

INVESTMENT SERVICES ONLINE BANKING BUSINESS LOANS

RETIREMENT PLANNING CHECKING/SAVINGS BUSINESS CHECKING

ESTATE PLANNING CARD SERVICES ELECTRONIC SERVICES

WEALTH MANAGEMENT MORTGAGE LOANS OTHER:

JOINT APPLICANT GENERAL INFORMATION

Are you a guarantor or co-maker of any leases, contracts or debts? YES NO

Are there any suits or judgments pending against you? YES NO

Have you been declared bankrupt in the last 10 years? YES NO

Obligated to pay alimony, child support, or separate maintenance? YES NO

Would you be interested in receiving information on any of the following?

INVESTMENT SERVICES ONLINE BANKING BUSINESS LOANS

RETIREMENT PLANNING CHECKING/SAVINGS BUSINESS CHECKING

ESTATE PLANNING CARD SERVICES ELECTRONIC SERVICES

WEALTH MANAGEMENT MORTGAGE LOANS OTHER:

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

You may check my credit and employment history and answer questions about my credit experience with you. Everything I have stated in this application is correct and accurate to the best of my knowledge. Under penalties of perjury, I certify that I have provided my correct Social Security Number (Taxpayer Identification Number), and I am not subject to Internal Revenue Service backup withholding. Name and Taxpayer Identification Number of Applicant will be used for IRS information reporting. I authorize First Bank to obtain payoff figures on other accounts held at other institutions that may be paid off by this request. **I hereby agree to pay any and all costs incurred by First Bank if I choose not to close my loan once it is approved.**

APPLICANT SIGNATURE _____	DATE _____	JOINT APPLICANT SIGNATURE _____	DATE _____
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TO BE COMPLETED BY LOAN ORIGINATOR

LOAN ORIGINATOR'S SIGNATURE:		DATE:
LOAN ORIGINATOR'S NAME:	LOAN ORIGINATOR IDENTIFIER:	LOAN ORIGINATOR'S PHONE NUMBER:
LOAN ORIGINATION COMPANY'S NAME: First Bank (P) 540-465-9121 (F) 540-465-4402	LOAN ORIGINATION COMPANY IDENTIFIER: 406060	LOAN ORIGINATION COMPANY'S ADDRESS: 112 West King Street Strasburg, VA 22657
THIS APPLICATION WAS TAKEN: <input type="checkbox"/> IN-PERSON <input type="checkbox"/> TELEPHONE <input type="checkbox"/> MAIL OR FAX <input type="checkbox"/> INTERNET OR EMAIL		
<input type="checkbox"/> APPROVED <input type="checkbox"/> DECLINED <input type="checkbox"/> WITHDRAWN BY APPLICANT(S) <input type="checkbox"/> APPLICATION APPROVED BUT NOT ACCEPTED BY APPLICANT(S)		
COMMENTS:		

Demographic Information Addendum.

This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

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 (ethnicity, sex, and race) 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 designations for "Ethnicity" 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, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Ethnicity: Check one or more

- Hispanic or Latino
 Mexican Puerto Rican Cuban
 Other Hispanic or Latino - *Print origin:* _____

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

- Not Hispanic or Latino
 I do not wish to provide this information

Sex

- Female
 Male
 I do not wish to provide this information

Race: Check one or more

- American Indian or Alaska Native - *Print name of enrolled or principal tribe:* _____
 Asian
 Asian Indian Chinese Filipino
 Japanese Korean Vietnamese
 Other Asian - *Print Race:* _____
For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.
 Black or African American
 Native Hawaiian or Other Pacific Islander
 Native Hawaiian Guamanian or Chamorro Samoan
 Other Pacific Islander - *Print Race:* _____
For example: Fijian, Tongan, and so on.
 White
 I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? NO YES
Was the sex of the Borrower collected on the basis of visual observation or surname? NO YES
Was the race of the Borrower collected on the basis of visual observation or surname? NO YES

The Demographic Information was provided through:

- Face-to-Face Interview (*includes Electronic Media w/ Video Component*) Telephone Interview Fax or Mail Email or Internet

Borrower Name: _____

Demographic Information Addendum.

This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

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For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

- Not Hispanic or Latino
 I do not wish to provide this information

Sex

- Female
 Male
 I do not wish to provide this information

Race: Check one or more

- American Indian or Alaska Native - *Print name of enrolled or principal tribe:* _____

- Asian
 Asian Indian Chinese Filipino
 Japanese Korean Vietnamese
 Other Asian - *Print Race:* _____

For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.

- Black or African American
 Native Hawaiian or Other Pacific Islander
 Native Hawaiian Guamanian or Chamorro Samoan
 Other Pacific Islander - *Print Race:* _____

For example: Fijian, Tongan, and so on.

- White
 I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

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Borrower Name: _____