Central Valley Community Bank
Consumer Credit Application

FOR HELOC APPLICATION - COMPLETE BELOW

EMP NAME: **Nmls #**

BANK ONLY

Receipt date _____

Employee Initials _____ BR# _____

Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or 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. 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.

IMPORTANT INFORMATION ABOUT OPENING AN ACCOUNT: To help the government fight the funding of terrorism and money laundering, the USA PATRIOT ACT, a Federal Law, requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account or applies for a loan. When you open an account or apply for a loan, we will ask for your name, address, date of birth and any other information that will allow us to identify you. We may ask to see your drivers' license or other identifying documents. We proudly support all efforts to protect and maintain the security of our customers and our country.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (**signature required below**)

Borrower **(signature)** _____ Co-Borrower **(signature)** _____

TYPE OF CREDIT REQUESTED

IMPORTANT: Check (X) the appropriate boxes below. If married, you may apply for separate account

☐ INDIVIDUAL - relying solely on my income or assets ☐ INDIVIDUAL CREDIT - relying on my income or assets as well as income or assets from other sources

☐ JOINT CREDIT - with co-borrower ☐ REGISTERED DOMESTIC PARTNER

AMOUNT REQUESTED $

AUTOMATIC PAYMENTS ☐ NO ☐ YES - ACCT.# _____ ☐ Personal Unsecured Loan ☐ Over draft ☐ Home Equity Line of Credit

☐ Secured - Use of Funds _____ ☐ Other - Use of Funds _____

BORROWER	CO-BORROWER
FULL NAME / BIRTHDATE	FULL NAME / BIRTHDATE
PRESENT STREET & MAILING ADDRESS	PRESENT STREET & MAILING ADDRESS
CITY / STATE / ZIP	CITY / STATE / ZIP
PHONE ( ) / CELL ( )	PHONE ( ) / CELL ( )
SOCIAL SECURITY # / CA DRIVER LIC# / Date of Issue / Expiration	SOCIAL SECURITY # / CA DRIVER LIC# / Date of Issue / Expiration
PRESENT EMPLOYER / Start Date	PRESENT EMPLOYER / Start Date
ADDRESS	ADDRESS
CITY / STATE / ZIP / PHONE ( )	CITY / STATE / ZIP / PHONE ( )
GROSS MO. INCOME $ / ADDITIONAL INCOME $ / SOURCE	GROSS MO. INCOME $ / ADDITIONAL INCOME $ / SOURCE
NAME OF NEAREST RELATIVE NOT LIVING WITH YOU / RELATIONSHIP	NAME OF NEAREST RELATIVE NOT LIVING WITH YOU / RELATIONSHIP
ADDRESS / PHONE ( )	ADDRESS / PHONE ( )
PERSONAL REFERENCE NON-RELATIVE / YRS KNOWN	PERSONAL REFERENCE NON-RELATIVE / YRS KNOWN
ADDRESS / PHONE ( )	ADDRESS / PHONE ( )

List any additional names under which credit has previously been received

☐ U.S. Citizen ☐ Resident Alien ☐ Nonresident Alien (attach explanation if not U.S. Citizen)

GENERAL INFORMATION BORROWER & CO-BORROWER. Provide full details for any "YES" answers.

	BORROWER	CO-BORROWER
1 ARE YOU A CO-MAKER, ENDORSER, OR GUARANTOR ON ANY LOAN OR CONTRACT? IF YES TO WHOM?	☐ YES ☐ NO	☐ YES ☐ NO
2 ARE THERE ANY UNSATISFIED JUDGMENTS AGAINST YOU? IF YES TO WHOM?	☐ YES ☐ NO	☐ YES ☐ NO
3 HAVE YOU DECLARED BANKRUPTCY? IF YES, PLEASE PROVIDE THE FOLLOWING. WHAT MONTH _____ WHAT YEAR _____	☐ YES ☐ NO	☐ YES ☐ NO
4 ARE YOUR PRINCIPAL CASH DEPOSITS HELD JOINTLY WITH ANOTHER PERSON? IF YES, WITH WHOM?	☐ YES ☐ NO	☐ YES ☐ NO
5 ARE ANY ASSETS LEASED, ENCUMBERED OR DEBTS SECURED EXCEPT AS INDICATED?	☐ YES ☐ NO	☐ YES ☐ NO
6 ARE ANY ASSETS HELD IN TRUST?	☐ YES ☐ NO	☐ YES ☐ NO
7 HAVE YOU DIRECTLY OR INDIRECTLY BEEN OBLIGATED ON ANY LOAN WHICH RESULTED IN VOLUNTARY SURRENDER OR REPOSSESSION, SHORT SALE, FORECLOSURE, TRANSFER OF TITLE IN LIEU OF FORECLOSURE OR A JUDGMENT?	☐ YES ☐ NO	☐ YES ☐ NO
8 ARE ANY TAXES PAST DUE ? _____	☐ YES ☐ NO	☐ YES ☐ NO
9 ARE YOU AWARE THAT YOUR PROPERTY IS LOCATED IN A SPECIAL FLOOD HAZARD AREA?	☐ YES ☐ NO	☐ YES ☐ NO

INSURANCE COMPANY INFORMATION - Complete only if security is offered as collateral for the line or loan.

Name	Address	Phone #	Policy #

(SIGNATURE(S) REQUIRED ON BACKSIDE)

PERSONAL FINANCIAL STATEMENT

Assets	Market Value	Liabilities	Balance	Monthly Payment
Checking (Name of Financial Institution)*	$	List credit cards, open lines of credit, and other liabilities (including alimony and child		
		support).		
Savings (Name of Financial Institution)*	$	CREDIT CARDS / LINE OF CREDIT (Please Itemize)		
			$	$
Accounts / Notes Receivable (please itemize)	$		$	$
			$	$
Marketable Securities (from Schedule A)	$		$	$
Retirement Accounts	$	Real Estate Loans (from Schedule C)	$	$
Business Owned (from Schedule B)	$	Monthly Rent Payment	$	
Real Estate (from schedule C)	$	OTHER OBLIGATIONS (Please Itemize)		
Other Assets (please itemize)	$		$	$
	$	Total Liabilities / Payments	$	$
	$	Net Worth (Total Assets Minus Total Liabilities)		$
TOTAL ASSETS	**$**	**NET LIABILITIES (Total Liabilities + Net Worth)**		$

Schedule A • Marketable Securities (Attach supplemental schedule if necessary) (Please supply a copy of brokerage statement)

No. of Shares /Amt of Bonds	Description	Exchange Listed	Name(s) of Owners	Ownership Type*	Current Market Value of Listed or Estimated Value of Unlisted

Schedule B • Business(es) Owned (Attach supplemental schedule if necessary)

No. of Shares	Description	Names(s) of Owner(s)	Ownership Type *	Percentage of Ownership	Current Value

Schedule C • Real Estate (Attach supplemental schedule if necessary)

Property Address	Purchase Date	Purchase Price	Name(s) of Owner(s)	Ownership Type*	Net Annual Rental Income	Estimated Value	Amount Owing	To Whom Payable	Monthly Payment

*Ownership Type: JT=Joint Tenancy TC=Tenants in Common CP=Community Property SP=Separate Property TR=Trust

If you are applying for: Equity Fixed Rate Loan Option (FRLO) Line of Credit

Is the rate on your first mortgage a ☐ FIXED RATE ☐ VARIABLE RATE ☐ REVERSE MTG ☐ DEMAND

Is the payment on your first mortgage ☐ INTEREST ONLY ☐ PRINCIPAL / INTEREST ☐ OTHER

TYPE OF PROPERTY: ☐ Single Family Detached ☐ 2-4 Units ☐ Duplex - Fourplex ☐ Condo ☐ Manufactured Home ☐ Other

USE OF PROPERTY: ☐ PRIMARY RESIDENCE ☐ RENTAL ☐ 2ND RESIDENCE / VACATION

Property Street Address City County State Zip # of Units

Year built Purchased Price Present Value

EQUAL CREDIT OPPORTUNITY (ECOA) NOTICE

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (providing the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income is derived from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this credit is the: FDIC CONSUMER RESPONSE CENTER, 1100 Walnut Street, Box 11, Kansas City, MO 64106

SIGNATURES

Acknowledgement and Agreement: I/we hereby certify that (1) the information contained in this application is true and correct as of the date indicated and that any intentional or negligent misrepresentation of the information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or including criminal penalties; (2) the Lender may continuously rely on the information contained in the application, whether the loan is approved or not; (3) I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to the closing of the loan; (4) the proceeds from this loan will not be used for illegal or prohibited purposes or uses; (5) the Lender may verify or re-verify any information contained in this application to obtain any information or data relating to the loan, credit report or for marketing purposes; (6) the Lender may provide information about credit experience with the Lender to credit reporting agencies.

Borrower's Signature Date Co-Borrower's Signature Date

REV: November 12, 2014