

# CONSUMER LOAN APPLICATION

## CREDIT REQUESTED

Account Requested <input type="checkbox"/> Individual <input type="checkbox"/> Joint We intend to apply for joint credit.	Amt. Requested \$	# of Payments	Preferred Pmt. Amt.	Preferred Pmt. Day	Market Survey
Specific Purpose of Loan					
Collateral Offered					
Applicant <input type="checkbox"/> Co-Applicant <input type="checkbox"/>					

## COMPLETION INSTRUCTIONS FOR APPLICANT

Complete the Applicant Information section for the first Applicant. Mark the appropriate box to indicate whether the Applicant is applying as a Borrower, Cosigner, Guarantor, Grantor (of collateral), or Other for a different capacity. If the Applicant is married, he or she may apply for individual credit.

### APPLICANT INFORMATION:

Borrower  Cosigner  Guarantor  Grantor  Other:

Applicant's Full Name (First M.I. Last)		Social Security Number		Former Names and Aliases	
Home Phone	Date of Birth	Driver's License Number	Ages of Dependents	Years of Education	Years in Current Profession

### ADDRESS INFORMATION

Home Address (Street, City, State, Zip Code) (If rural, show Road and Box No)			Since	<input type="checkbox"/> Own <input type="checkbox"/> Rent
Mailing Address (Street or P.O. Box, City, State, Zip Code)				
Previous Home Address (Street, City, State, Zip Code)			From	To

### EMPLOYMENT INFORMATION

Applicant's Employer (If Self-Employed, Name and Nature of Business)			Business Address (Street, City, State, Zip Code)		
Type of Business	Supervisor	Phone Number	Title / Position	Since	Salary per
Second Employer (If Self-Employed, Name and Nature of Business)			Business Address (Street, City, State, Zip Code)		
Type of Business	Supervisor	Phone Number	Title / Position	Since	Salary per

### PERSONAL REFERENCES

Name	Address (Street or P.O. Box, City, State, Zip Code)	Phone Number	Relationship

### MARITAL STATUS

Applicant:  Married  Separated  Unmarried (including single, divorced, and widowed)

## COMPLETION INSTRUCTIONS FOR CO-APPLICANTS

(a) If you are applying for joint credit or will be permitted to use the account, complete the Co-Applicant Information section as a Borrower. (b) If the Applicant is applying for individual credit, but 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 the Co-Applicant Information section, to the extent possible, providing information about the person on whose alimony, support, or maintenance payments or income or assets the Applicant is relying. (c) If the Applicant resides in a community property state or is relying on property located in such a state as a basis for repayment of the credit requested, complete the Co-Applicant Information section with regard to the Applicant's spouse.

### CO-APPLICANT INFORMATION:

Borrower  Cosigner  Guarantor  Grantor  Other:

Co-Applicant's Full Name (First M.I. Last)		Social Security Number		Former Names and Aliases	
Home Phone	Date of Birth	Driver's License Number	Ages of Dependents	Years of Education	Years in Current Profession

**ADDRESS INFORMATION**

Home Address (Street, City, State, Zip Code) (If rural, show Road and Box No) Since  Own  Rent

Mailing Address (Street or P.O. Box, City, State, Zip Code)

Previous Home Address (Street, City, State, Zip Code) From \_\_\_\_\_ To \_\_\_\_\_

**EMPLOYMENT INFORMATION**

Co-Applicant's Employer (If Self-Employed, Name and Nature of Business) Business Address (Street, City, State, Zip Code)

Type of Business Supervisor Phone Number Title / Position Since Salary \_\_\_\_\_ per

Second Employer (If Self-Employed, Name and Nature of Business) Business Address (Street, City, State, Zip Code)

Type of Business Supervisor Phone Number Title / Position Since Salary \_\_\_\_\_ per

**PERSONAL REFERENCES**

Name	Address (Street or P.O. Box, City, State, Zip Code)	Phone Number	Relationship

**MARITAL STATUS**

Co-Applicant:  Married  Separated  Unmarried (including single, divorced, and widowed)

**CO-APPLICANT INFORMATION:**  Borrower  Cosigner  Guarantor  Grantor  Other:

Co-Applicant's Full Name (First M.I. Last) Social Security Number Former Names and Aliases

Home Phone Date of Birth Driver's License Number Ages of Dependents Years of Education Years in Current Profession

**ADDRESS INFORMATION**

Home Address (Street, City, State, Zip Code) (If rural, show Road and Box No) Since  Own  Rent

Mailing Address (Street or P.O. Box, City, State, Zip Code)

Previous Home Address (Street, City, State, Zip Code) From \_\_\_\_\_ To \_\_\_\_\_

**EMPLOYMENT INFORMATION**

Co-Applicant's Employer (If Self-Employed, Name and Nature of Business) Business Address (Street, City, State, Zip Code)

Type of Business Supervisor Phone Number Title / Position Since Salary \_\_\_\_\_ per

Second Employer (If Self-Employed, Name and Nature of Business) Business Address (Street, City, State, Zip Code)

Type of Business Supervisor Phone Number Title / Position Since Salary \_\_\_\_\_ per

**PERSONAL REFERENCES**

Name	Address (Street or P.O. Box, City, State, Zip Code)	Phone Number	Relationship

**MARITAL STATUS**

Co-Applicant:  Married  Separated  Unmarried (including single, divorced, and widowed)



**BUSINESSES OWNED**

App	CoA	Joint	Business Name	Financial Statement Date	Date Received	Value	Subject to Debt

**RETIREMENT FUNDS**

App	CoA	Joint	Description of Retirement Plan	Year Fully Vested	Value	Subject to Debt

**PERSONAL PROPERTY**

**PARTIES** PROPERTY TYPES: A = Automobiles B = Boats & Recreational Vehicles C = Collectibles H = Household Goods M = Manufactured Homes O = Other

App	CoA	Joint	Type	Description	Value	Subject to Debt	App	CoA	Joint	Type	Description	Value	Subject to Debt

**SCHEDULE OF REAL ESTATE OWNED**

**PARTIES** TYPES: S = Single Family D = Duplex T = Triplex F = Four-Plex C = Condominium P = P.U.D. L = Land O = Summary/Other

App	CoA	Joint	Type:	Property Disposition:	Property Address	Date Acquired	Cost	Principal Residence
				<input type="checkbox"/> Sold <input type="checkbox"/> Pending Sale <input type="checkbox"/> Rental <input type="checkbox"/> N/A				<input type="checkbox"/> Yes <input type="checkbox"/> No
			Current Market Value	Total Mortgages & Liens	Gross Rental Income	Taxes, Ins., Maint.	Net Rental Income	
			Creditor 1 Name and Address	Unpaid Bal.	Pmt. Amt.	Per	Lien Position <input type="checkbox"/> First Lien <input type="checkbox"/> Junior Lien	
			Creditor 2 Name and Address	Unpaid Bal.	Pmt. Amt.	Per	Lien Position <input type="checkbox"/> First Lien <input type="checkbox"/> Junior Lien	

**CREDIT LIFE AND DISABILITY INSURANCE**

Applicant desires the following voluntary insurance:  Credit Life  Credit Disability  Involuntary Unemployment  
 Co-Applicant desires the following voluntary insurance:  Credit Life  Credit Disability  Involuntary Unemployment

**APPLICANTS' SIGNATURES**

We hereby apply for the loan or credit described in this application. We certify that we made no misrepresentations in this loan application or in any related documents, that all information is true and complete, and that we did not omit any important information. We agree that any property securing the loan or credit will not be used for any illegal or restricted purpose. Lender is authorized to verify with other parties and to make any investigation of our credit, either directly or through any agency employed by Lender for that purpose. Lender may disclose to any other interested parties information as to Lender's experiences or transactions with our account. We understand that Lender will retain this application and any other credit information Lender receives, even if no loan or credit is granted. These representations and authorizations extend not only to Lender, but also to any insurer of the loan and to any investor to whom Lender may sell all or any part of the loan. We further authorize Lender to provide to any such insurer or investor any information and documentation that they may request with respect to our application, credit or loan.

**APPLICANT:**

X \_\_\_\_\_ Date \_\_\_\_\_ X \_\_\_\_\_ Date \_\_\_\_\_

X \_\_\_\_\_ Date \_\_\_\_\_

**FOR LENDER'S USE ONLY**

Officer No. / Name	Approved By	Concurrence By (If Needed)	Committee Date	Decision Date
Department	Application Date	Application No.	Commitment No.	Loan No.

Decision and Comments:  Approved  Denied  Incomplete  Counteroffer  Conditional Approval  Withdrawal  Other: \_\_\_\_\_

# CERTIFICATION AND AUTHORIZATION

**Applicant:**

**Lender:**

UniBank  
16929 Highway 99, Suite # 110  
Lynnwood, WA 98037  
(425) 275-9700

## CERTIFICATION

**To UniBank ("Lender"):**

1. I (and co-applicant if applicable), a, have applied for a loan from Lender. In applying for the loan, I completed a loan application containing various information about me and the requested loan, such as the amount and source of any downpayment, income information, and assets and liabilities. I certify that all of the information is true and complete. I made no misrepresentations in the loan application or in any related documents, nor did I omit any important information.
2. I understand and agree that Lender may verify any information provided to Lender concerning my application, including, but without limitation, verifications with employers and financial institutions of the information provided on the application.
3. I fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this loan, as applicable under the provisions of Title 18, United States Code, Section 1014.

## AUTHORIZATION TO RELEASE INFORMATION

**To Whom It May Concern:**

1. I have applied for a loan from UniBank ("Lender"). As part of the application process, Lender, any insurer of the loan and any collateral title insurer may verify information contained in my loan application and in other documents required in connection with the loan, either before or after the loan is closed.
2. I authorize you to provide to Lender, to any investor to whom Lender may sell my loan, and to any insurer of the loan any and all information and documentation that they may request. Such information may include, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. Lender, any investor that purchases the loan, and any insurer of the loan may address and send this authorization to any person or company named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to UniBank, to any investor that purchases the loan, and to any insurer of the loan is appreciated.

**APPLICANT:**

X \_\_\_\_\_  
a \_\_\_\_\_ Date

# UNIBANK PRIVACY POLICY

**Borrower:**

**Lender:**

UniBank  
16929 Highway 99, Suite # 110  
Lynnwood, WA 98037  
(425) 275-9700

As a consumer of UniBank, the privacy of your personal nonpublic information is very important. We value our customer relationships and we want you to understand the protections we provide in regard to your accounts with us.

## INFORMATION WE MAY COLLECT:

We collect nonpublic personal information about you from the following sources to conduct business with you:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, or others, and;
- Information we receive from a third party, such as a consumer-reporting agency.

Nonpublic personal information is nonpublic information about you that we may obtain in connection with providing financial products or services to you. This could include information such as information you give to us from loan or account applications, account balances, payment history, and account history.

## INFORMATION WE MAY SHARE:

We do not disclose any nonpublic information about you to anyone, except as permitted by law. We do not share nonpublic information with affiliates or other providers without prior approval by you to process your loan applications or other types of services we may offer to you. Information we are allowed to share by federal law includes providers that process and service your accounts and loans. All providers of services in connection with the bank have agreed to the bank's confidentiality and security policies.

If you decide to close your account(s) or become an inactive customer, we will adhere to the privacy policies and practices described in this notice.

## CONFIDENTIALITY AND SECURITY:

We restrict access to nonpublic information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, procedural guidelines that comply with federal standards to guard your nonpublic personal information.

UniBank reserves the right to revise this notice and will notify you of any changes in advance.

If you have any questions regarding this policy, please contact or call our branch at (425) 275-9700.

**Notify Us of Inaccurate Information We Report To Consumer Reporting Agencies.** Please notify us if we report any inaccurate information about your account(s) to a consumer reporting agency. Your written notice describing the specific inaccuracy(ies) should be sent to us at the following address: UniBank 16929 Highway 99, Suite # 110 Lynnwood, WA 98037.

**Member  
FDIC**

# UNIBANK PRIVACY POLICY

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**Cosigner:**

**Lender:**

UniBank  
16929 Highway 99, Suite # 110  
Lynnwood, WA 98037  
(425) 275-9700

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Nonpublic personal information is nonpublic information about you that we may obtain in connection with providing financial products or services to you. This could include information such as information you give to us from loan or account applications, account balances, payment history, and account history.

## **INFORMATION WE MAY SHARE:**

We do not disclose any nonpublic information about you to anyone, except as permitted by law. We do not share nonpublic information with affiliates or other providers without prior approval by you to process your loan applications or other types of services we may offer to you. Information we are allowed to share by federal law includes providers that process and service your accounts and loans. All providers of services in connection with the bank have agreed to the bank's confidentiality and security policies.

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## **CONFIDENTIALITY AND SECURITY:**

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**Member  
FDIC**

# UNIBANK PRIVACY POLICY

**Guarantor:**

**Lender:**

UniBank  
16929 Highway 99, Suite # 110  
Lynnwood, WA 98037  
(425) 275-9700

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## **INFORMATION WE MAY COLLECT:**

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- Information we receive from you on applications or other forms;
- Information about your transactions with us, or others, and;
- Information we receive from a third party, such as a consumer-reporting agency.

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