

EMBASSY BANK FOR THE LEHIGH VALLEY

CONSUMER LOAN APPLICATION

Credit Requested is: <input type="checkbox"/> Home Equity Loan <input type="checkbox"/> Collateral Secured Loan <input type="checkbox"/> Personal Unsecured Loan		Account Requested: <input type="checkbox"/> Individual <input type="checkbox"/> Joint	
Amount Requested \$	Description of Collateral Offered	We intend to apply for joint credit	
Purpose of Credit Request		Initial	Initial
		Applicant	Co-Applicant

If the Applicant is married, he or she may apply for individual credit. For Marital Status, check one if a) you are applying for a secured credit; b) you reside in a community property state; or c) you are relying on property in a community property state as a basis for repayment of the credit requested.

APPLICANT INFORMATION

Applicant Role: <input type="checkbox"/> Borrower <input type="checkbox"/> Co-Signer <input type="checkbox"/> Guarantor		Citizenship: <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent Resident Alien <input type="checkbox"/> Non-resident alien	
Applicant Name (include Jr. or Sr. if applicable)		Social Security Number	DOB (mm-dd-yyyy)
		Phone (incl. area code)	Email Address
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (includes single, divorced, widowed) <input type="checkbox"/> Separated		Dependents (not listed by Co-Applicant) No. _____ ages _____	
Present Address (street, city, state, ZIP) since:		Mailing Address, if different from Present Address	

If residing at present address for less than two years: Previous Address (street, city, state, ZIP) from _____ to _____

Current Employer Name & Address <input type="checkbox"/> Self-Employed		Years on this job	Position/Title & Type of Business	Business Phone (incl. area code)
		<input type="checkbox"/> Full time	Gross Monthly Income \$	
Previous Employer Name & Address <input type="checkbox"/> Self-Employed		Previous Employment Dates: From _____ To _____		Business Phone (incl. area code)
		Position/Title & Type of Business		
Previous Employer Name & Address <input type="checkbox"/> Self-Employed		Previous Employment Dates: From _____ To _____		Business Phone (incl. area code)
		Position/Title & Type of Business		

NOTICE: 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.

Other Income Type	Gross Monthly Income \$	Other Income Type	Gross Monthly Income \$
Other Income Type	Gross Monthly Income \$	Other Income Type	Gross Monthly Income \$

CO-APPLICANT INFORMATION

Co-Applicant Role: <input type="checkbox"/> Borrower <input type="checkbox"/> Co-Signer <input type="checkbox"/> Guarantor		Citizenship: <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent Resident Alien <input type="checkbox"/> Non-resident alien	
Co-Applicant Name (include Jr. or Sr. if applicable)		Social Security Number	DOB (mm-dd-yyyy)
		Phone (incl. area code)	Email Address
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (includes single, divorced, widowed) <input type="checkbox"/> Separated		Dependents (not listed by Co-Applicant) No. _____ ages _____	
Present Address (street, city, state, ZIP) since:		Mailing Address, if different from Present Address	

If residing at present address for less than two years: Previous Address (street, city, state, ZIP) from _____ to _____

Current Employer Name & Address <input type="checkbox"/> Self-Employed		Years on this job	Position/Title & Type of Business	Business Phone (incl. area code)
		<input type="checkbox"/> Full time	Gross Monthly Income \$	
Previous Employer Name & Address <input type="checkbox"/> Self-Employed		Previous Employment Dates: From _____ To _____		Business Phone (incl. area code)
		Position/Title & Type of Business		
Previous Employer Name & Address <input type="checkbox"/> Self-Employed		Previous Employment Dates: From _____ To _____		Business Phone (incl. area code)
		Position/Title & Type of Business		

NOTICE: 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.

Other Income Type	Gross Monthly Income \$	Other Income Type	Gross Monthly Income \$
Other Income Type	Gross Monthly Income \$	Other Income Type	Gross Monthly Income \$

HOUSING INFORMATION

<input type="checkbox"/> Own <input type="checkbox"/> Rent since	Monthly Housing/Rent \$	Present Value \$	Date Purchased
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CASH ASSET INFORMATION

Financial Institution Name	Savings Account Balance \$	Checking Account Balance \$
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I/We hereby apply for the loan or credit described in this application. I/We certify that I/we made no misrepresentations in this loan application or in any related documents, that all information is true and complete, and that I/we did not omit any important information. I/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 my/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 my/our account. I/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. I/We further authorize Lender to provide to any such insurer or investor any information and documentation that they may request with respect to my/our application, credit or loan.

X _____ X _____
Applicant **Date** **Co-Applicant** **Date**

ASSETS AND LIABILITIES ADDENDUM TO CONSUMER LOAN APPLICATION

Applicant Name(s): _____

SCHEDULE OF ASSETS

PARTIES			ACCOUNT TYPES: S = Stocks B = Bonds R = Retirement RE = Real Estate O = Other				
Applicant	Co-Applicant	Joint	Type	Description	Financial Institution	Current Balance	Subject to Debt?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					<input type="checkbox"/> Yes <input type="checkbox"/> No

SCHEDULE OF LIABILITIES

PARTIES			LIABILITY TYPES: A = Automobile Loans I = Installment/Revolving M = Mortgage T = Third Party Obligations (As Co-Maker or Guarantor) O = Other							
Applicant	Co-Applicant	Joint	Type	Creditor Name	Original Balance	Current Balance	Payments Remaining	Payment Amount	Payment Frequency	Will this debt be paid off with proceeds from this new loan?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>								<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>								<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>								<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>								<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>								<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>								<input type="checkbox"/> Yes <input type="checkbox"/> No

DECLARATIONS

Applicant (1)	Co-Applicant (2)	Explanation (Please use an attached sheet if necessary.)
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are there any outstanding judgements against you?
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you ever declared bankruptcy?
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you ever had property foreclosed upon or given title or deed in lieu thereof?
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you party to a lawsuit?
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you obligated on any loan resulting in judgement, foreclosure, or title transfer?
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you delinquent/in default on any Federal debt, financial obligation, bond, or loan guarantee?
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you obligated to pay alimony, child support, or separate maintenance?
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Is any part of the down payment borrowed?
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you a co-maker or an endorser on a loan?
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you ever had merchandise repossessed?
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you ever been denied credit with this lender?

GOVERNMENT MONITORING / INTERVIEWER INFORMATION ADDENDUM TO CONSUMER LOAN APPLICATION

Applicant Name(s):

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, 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 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, race, and sex 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.

Applicant:

Ethnicity: Check one or more

- Hispanic or Latino
 - Mexican
 - Puerto Rican
 - Cuban
 - Other Hispanic or Latino – Print origin, for example, Argentinian, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:

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

Race: Check one or more

- American Indian or Alaskan 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

Sex:

- Female
- Male
- 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 race of the 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

Co-Applicant:

Ethnicity: Check one or more

- Hispanic or Latino
 - Mexican
 - Puerto Rican
 - Cuban
 - Other Hispanic or Latino – Print origin, for example, Argentinian, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:

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

Race: Check one or more

- American Indian or Alaskan 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

Sex:

- Female
- Male
- 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 Co-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 Co-Applicant collected on the basis of visual observation or surname?

- Yes
- No

TO BE COMPLETED BY INTERVIEWER

Applicant information was provided:

- In a face-to-face interview
- In a telephone interview
- By the applicant and submitted by fax or mail
- By the applicant and submitted via e-mail or the internet

Co-applicant information was provided:

- In a face-to-face interview
- In a telephone interview
- By the applicant and submitted by fax or mail
- By the applicant and submitted via e-mail or the internet

INTERVIEWER INFORMATION

Originator Name		Phone Number	Ext.
Originator NMLSR Identifier	Originator License State and Number		
Company Name Embassy Bank For the Lehigh Valley			
Company NMLSR Identifier 769765	Company License State and Number		
Company Address (street, city, state, ZIP) P.O. Box 20405, Lehigh Valley, PA 18002			

Applicant Names: _____

Property Address: _____

Thank you for your interest in a loan with Embassy Bank! In order to provide you with the best possible service, please provide the following information along with your completed application.

Loan Product:

Loan Type: _____ Loan Term: _____

Estimated Value of Your Property	\$ _____
Annual Premium for Your Homeowner's Insurance Policy	\$ _____
Total Annual Property Taxes (Local, County & School)	\$ _____
Monthly Condominium or HOA Dues (if applicable)	\$ _____
Annual Premium for Your Flood Insurance Policy (if applicable)	\$ _____

YOUR APPRAISAL

If you would like the opportunity to receive a copy of your appraisal electronically, please provide us with your email address.

Email address: _____



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P.O. Box 20405
Lehigh Valley, PA 18002-0405
Phone: 610-882-8800





EMBASSY BANK[®]
For the Lehigh Valley

FAX

To:	From:
Fax:	Pages:
Phone:	Date:
Re:	CC:

Payoff Figure Request

Customer Name(s): _____
Address: _____

Loan Number: _____
Good to date: _____

Customer Authorization: _____

Customer Authorization: _____

Please fax or email payoff figure to:

Fax: _____

Email: _____

Please call _____ if you have any questions regarding this request.