



## Program Lending—Applicant Fax Cover Sheet

### **Home Improvement Applicant:**

Thank you for your interest in a home improvement loan from Guaranty Bank. We specialize in home improvement lending and want to get your application process off to a smooth start and that way you will be enjoying your new improvements as soon as possible! By working with a preferred dealer of Guaranty Bank, you have access to our very best rates and terms for your loan.

It's easy to apply for financing with us but before you do, please review the important information below:

- ✓ Secured Home Improvement loans \$10,000 to \$250,000 with terms up to 20 years.
- ✓ Unsecured Home Improvement loans \$2,500 to \$25,000 with terms up to 10 years.
- ✓ Loan request must meet certain Loan to Value requirements.
- ✓ Income verification may be required.
- ✓ Owner occupied, primary residence only. Rental property and mobile homes are not eligible.
- ✓ 60 days must have passed since you purchased or refinanced your home.
- ✓ Any existing liens may not be a negative amortization, interest-only or option ARM mortgage.
- ✓ 1<sup>st</sup> or 2<sup>nd</sup> liens only. No 3<sup>rd</sup> liens.
- ✓ Flexible repayment option, "no payment period" for the first 3 months. (Discuss with your Dealer.)
- ✓ No closing cost for loans under \$150,000.
- ✓ No pre-payment penalties.
- ✓ Rate discount of .25% with auto-debit from a Guaranty Bank account.
- ✓ Must close at a Guaranty Bank location. Go to [www.guarantybank.com](http://www.guarantybank.com) for the nearest location.

After we receive your application, a representative of our Program Lending Unit will call you to confirm the application is complete and tell you the next steps in the process.

**Complete the information below and fax this coversheet with your application to Guaranty Bank Program Lending at (866) 549-1349.**

<b>Today's Date</b>	
<b>Name of the Dealer</b>	
<b>Applicant Name</b>	
<b>The Best Phone Number to Reach Applicant</b>	

Thank you for choosing Guaranty Bank. We look forward to serving your lending needs.

## Program Lending Application

### Loan Information

Type of Loan: <input type="checkbox"/> Secured Home Improvement	<input type="checkbox"/> Unsecured Home Improvement (Max. \$25,000)	Auto-Debit Payments <input type="checkbox"/> Yes <input type="checkbox"/> No	Dealer Code:
Type of Application: <input type="checkbox"/> Individual <input type="checkbox"/> Joint		If you intend to apply for Joint Credit, please initial here. <u>          </u> Applicant <u>          </u> Co-Applicant	
Loan Purpose	Amount Requested \$	Term Requested <input type="checkbox"/> 10 year <input type="checkbox"/> 15 year <input type="checkbox"/> 20 year	3 Months No Payments <input type="checkbox"/> Yes <input type="checkbox"/> No

### Collateral Information

1 <sup>st</sup> Mortgage Balance \$	2 <sup>nd</sup> Mortgage Balance \$	Estimated Value \$	Source of Estimated Value <input type="checkbox"/> Tax Value <input type="checkbox"/> Appraisal <input type="checkbox"/> Purchase Price
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Applicant Information	Co-Applicant Information
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Applicant Name (First, Middle, Last, Sr., Jr., III)		Co-Applicant Name (First, Middle, Last, Sr., Jr., III)	
E-mail Address		E-mail Address	
Date of Birth	SSN	Date of Birth	SSN
Driver's License Number	State	Do you have a checking account? <input type="checkbox"/> Yes <input type="checkbox"/> No	Driver's License Number
Home Phone Number	Do you have a savings account? <input type="checkbox"/> Yes <input type="checkbox"/> No	Home Phone Number	Do you have a savings account? <input type="checkbox"/> Yes <input type="checkbox"/> No
Home Address (City, State and Zip Code) County		Home Address (City, State and Zip Code) County	
How Long at Home Address? Years: Months:		How Long at Home Address? Years: Months:	
<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Lives with Parents <input type="checkbox"/> Other Monthly Payment \$		<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Lives with Parents <input type="checkbox"/> Other Monthly Payment \$	
Time at Previous Address: Years: Months:		Time at Previous Address: Years: Months:	
Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated		Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated	

Employment Information	Employment Information
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Employer Name		Employer Name	
Work Phone Number	Are you self-employed? <input type="checkbox"/> Yes <input type="checkbox"/> No	Work Phone Number	Are you self-employed? <input type="checkbox"/> Yes <input type="checkbox"/> No
Length of Employment: Years: Months:	Occupation Description	Length of Employment: Years: Months:	Occupation Description
Gross Monthly Income \$	Other Monthly Income \$	Gross Monthly Income \$	Other Monthly Income \$
Source(s) of Other Monthly Income		Source(s) of Other Monthly Income	
Previous Employer		Previous Employer	
Previous Length of Employment: Years: Months:		Previous Length of Employment: Years: Months:	

**NOTICE: Alimony, child support, or separate maintenance income need not be revealed if the Applicant and Co-Applicant does not choose to have it considered for repaying this loan.**

### 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 the Equal Credit Opportunity, Fair Housing and Home Mortgage Disclosure Laws. You are not required to furnish this information, but are encouraged to do so. You may select one or more designations for "Race". The law provides that a lender may not discriminate on the basis of this information, or on whether you choose to furnish it. However, if you choose not to furnish this information and you have made this application in person, under Federal regulations the lender is required to note ethnicity, race, and sex on the basis of visual observation or surname. If you do not wish to furnish this information, please check below.

<b>Applicant :</b> <input type="checkbox"/> I do not wish to furnish this information	<b>Co-Applicant:</b> <input type="checkbox"/> I do not wish to furnish this information
ETHNICITY <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	ETHNICITY <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
RACE <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander	RACE <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander
SEX <input type="checkbox"/> Male <input type="checkbox"/> Female	SEX <input type="checkbox"/> Male <input type="checkbox"/> Female

### Authorization

Everything that I have stated in this application is correct to the best of my knowledge. I understand that you will retain this application whether or not it is approved. You are authorized to check my credit and employment history, and to answer questions about your credit experience with me. This authorization is for this transaction only and continues in effect for one (1) year, allowed by law. 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. You agree that we may advise the company that referred you to us of the status of your loan application, but we will not provide any information to such company other than the status.

Applicant	Date	Co-Applicant	Date
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