



Personal Loan Application

Personal Information		
Are you applying jointly for this loan? <input type="checkbox"/> Yes <input type="checkbox"/> No Initials _____		
Full Name of Applicant #1:		
Social Security Number:		Date of Birth:
Physical Address:		
City:	State:	Zip Code:
Mailing Address (if difference from above):		
City:	State:	Zip Code:
Previous Address (if at current address less than 2 years):		
Home Phone:	Cell Phone:	Fax:
E-Mail Address:		
Driver's License or State ID #:		
State Issued:	Date Issued:	Expiration Date:
Occupation (please be specific):		
Employer's Name:	Title:	
Address:	City:	Zip Code:
Phone Number:	Years There:	
Name of nearest relative not living with you:		
Address:		Phone Number:
Check appropriate box: I am <input type="checkbox"/> an American Citizen <input type="checkbox"/> a Resident Alien <input type="checkbox"/> a Non – Resident Alien		
Are you currently or have you been a Senior Foreign Political Figure? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Do you have an immediate family member or close associate who is a current or former Senior Foreign Political Figure? <input type="checkbox"/> Yes <input type="checkbox"/> No		

Joint Account Information (if Applicable)		
Are you applying jointly for this loan? <input type="checkbox"/> Yes <input type="checkbox"/> No Initials _____		
Full Name of Applicant #1:		
Social Security Number:		Date of Birth:
Physical Address:		
City:	State:	Zip Code:
Mailing Address (if difference from above):		
City:	State:	Zip Code:
Previous Address (if at current address less than 2 years):		
Home Phone:	Cell Phone:	Fax:
E-Mail Address:		
Driver's License or State ID #:		
State Issued:	Date Issued:	Expiration Date:
Occupation (please be specific):		
Employer's Name:	Title:	
Address:	City:	Zip Code:
Phone Number:	Years There:	
Name of nearest relative not living with you:		
Address:		Phone Number:
Check appropriate box: I am <input type="checkbox"/> an American Citizen <input type="checkbox"/> a Resident Alien <input type="checkbox"/> a Non – Resident Alien		
Are you currently or have you been a Senior Foreign Political Figure? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Do you have an immediate family member or close associate who is a current or former Senior Foreign Political Figure? <input type="checkbox"/> Yes <input type="checkbox"/> No		

Please Answer the Following Questions for all Applicants

	Applicant #1	Applicant #2
Have you had a checking account in the last 12 Months? If yes, where?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you had a checking account closed without your consent in the past 12 months?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you been convicted of a criminal offense involving the use of a check within the past 2 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are there any State or Federal Tax Liens filed against you or any of your property?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you ever declared bankruptcy or defaulted on any debts?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Personal Loan Request

Type of Loan Requested: Home Equity Loan HELOC Auto Other

Amount Requested of Bank: _____ Cash Contribution on your Behalf: _____

Purpose/ Reason for Request: _____

Gross Monthly Income: _____

Source of Other Income (alimony, child support or separate maintenance income need not to be revealed if you do not wish to have it considered as a basis for repaying this obligation)

Other Income: _____

Maximum Monthly Payment: _____ Desired Term: _____

Proposed Collateral: _____

Appraised Value (if Known): _____ Date Appraised: _____

Insurance Company: _____

Agent's Name & Contact Information: _____

Are you party to any lawsuit? Yes No (If Yes, Please explain) : _____

Attorney Name & Contact Information: _____

<p>Applicant Marital Status (do not complete if this is an application for individual unsecured credit unless you reside in a Community Property State):</p> <p><input type="checkbox"/> Married</p> <p><input type="checkbox"/> Separated</p> <p><input type="checkbox"/> Unmarried (single, divorced, widowed)</p>	<p>Co-Applicant Marital Status (do not complete if this is an application for individual unsecured credit unless you reside in a Community Property State):</p> <p><input type="checkbox"/> Married</p> <p><input type="checkbox"/> Separated</p> <p><input type="checkbox"/> Unmarried (single, divorced, widowed)</p>
--	---

Personal Assets / Debts

Assets:	Value:	Debts:	Monthly Payment:

Other Obligations (Child Support, alimony, separate maintenance, tuition, etc.): _____

If applying for credit jointly, it is a requirement that all parties have completed page 1 as completely as possible. If a party, who is not an applicant, is required to sign to grant collateral, we will need that person's name; however, they are not required to complete page 1.

Other Information (Please Describe)

--

Thank you for considering Platinum Bank for your financing needs

BY SIGNING BELOW, YOU ACKNOWLEDGE AND AGREE TO EACH OF THE FOLLOWING

1. All information in this application and in the financial statements are true and complete to the best of your knowledge and belief.
2. That neither applicant has made any misrepresentation in this application or has failed to include important information.
3. Platinum Bank has the right to verify the accuracy of the information provided.
4. Platinum Bank is authorized to obtain a consumer credit report/ check the credit rating and history of all the applicant(s).
5. That all supporting documentation included in the application remains the property of Platinum Bank
6. That all information provided will be kept confidential by Platinum Bank and will be used only for the purposes of considering this loan request.
7. In the event we grant credit, Platinum Bank reserves the right to release information concerning our credit experience with the applicant.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

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 and other identifying documents.

Applicant #1	
Name:	Date:
Signature:	
Applicant #2	
Name:	Date:
Signature:	



Stop Here! Only complete the section below if the loan is for:

- Home Improvement
- Home Purchase
- Refinance where both existing & new loan are secured by lien on dwelling.

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 (e.g. 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 "Hispanic or Latino" origins 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 and surname. If you do not wish to provide some or all of this information, please check below. **Check one or more that apply.**

APPLICANT	CO-APPLICANT
ETHNICITY	ETHNICITY

- Hispanic or Latino**
- Mexican
 - Puerto Rican
 - Cuban
 - Other Hispanic or Latino
- Print origin below (e.g. Argentinian, Columbian, Dominican, Nicaraguan, Salvadoran, etc.)

- Hispanic or Latino**
- Mexican
 - Puerto Rican
 - Cuban
 - Other Hispanic or Latino
- Print origin below (e.g. Argentinian, Columbian, Dominican, Nicaraguan, Salvadoran, etc.)

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

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

RACE	RACE
------	------

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

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

- Asian**
- Asian Indian
 - Chinese
 - Filipino
 - Japanese
 - Korean
 - Vietnamese
 - Other Asian
- Print Race (e.g. Hmong, Laotian, Thai, Pakistani, Cambodian, etc.)

- Asian**
- Asian Indian
 - Chinese
 - Filipino
 - Japanese
 - Korean
 - Vietnamese
 - Other Asian
- Print Race (e.g. Hmong, Laotian, Thai, Pakistani, Cambodian, etc.)

- Black or African American**

- Black or African American**

APPLICANT

CO-APPLICANT

- Native Hawaiian or Other Pacific Islander**
- Native Hawaiian
 - Guamanian or Chamorro
 - Samoan
 - Other Pacific Islander
Print Race (e.g. Fijian, Tongan, etc.)

- Native Hawaiian or Other Pacific Islander**
- Native Hawaiian
 - Guamanian or Chamorro
 - Samoan
 - Other Pacific Islander
Print Race (e.g. Fijian, Tongan, etc.)

- White**
- I do not wish to provide this information.**

- White**
- I do not wish to provide this information.**

SEX

SEX

- Female**
- Male**
- I do not wish to provide this information.**

- Female**
- Male**
- I do not wish to provide this information.**

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

	YES	NO
Was the ethnicity of the APPLICANT collected on the basis of visual observation or surname?	<input type="checkbox"/>	<input type="checkbox"/>
Was the ethnicity of the CO-APPLICANT collected on the basis of visual observation or surname?	<input type="checkbox"/>	<input type="checkbox"/>
Was the race of the APPLICANT collected on the basis of visual observation or surname?	<input type="checkbox"/>	<input type="checkbox"/>
Was the race of the CO-APPLICANT collected on the basis of visual observation or surname?	<input type="checkbox"/>	<input type="checkbox"/>
Was the sex of the APPLICANT collected on the basis of visual observation or surname?	<input type="checkbox"/>	<input type="checkbox"/>
Was the sex of the CO-APPLICANT collected on the basis of visual observation or surname?	<input type="checkbox"/>	<input type="checkbox"/>

This Section is to be completed by Interviewer Only:	
This application was taken by: <input type="checkbox"/> Face-to-Face <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet	
Interviewer's Name (Print or Type):	
Interviewer's Signature:	Date:
Interviewer's Phone Number (Include area code):	
Name and Address of Interviewer's Employer:	



The Secure and Fair Enforcement for Mortgage Licensing Act (S.A.F.E. Act) was enacted as part of the Housing and Economic Recovery Act of 2008. This Act requires an employee of our bank who acts as a residential mortgage loan originator (MLO) to register with the Nationwide Mortgage Licensing System and Registry (NMLS), obtain a unique identifier, and to maintain this registration. Further, Platinum Bank has adopted a written policy and procedures designed to assure compliance with these requirements and require all mortgage loan originators to follow these policies and procedures.

Platinum Bank - NMLS ID #673646

Mortgage Loan Originators with Platinum Bank	NMLS ID#
Kelly A Donohoe	1613308

By accessing www.nmlsconsumeraccess.org you will find specific profile information for each Mortgage Loan Originator (MLO). This information will include the MLO's publicly available registration information, any State mortgage licenses held (active or inactive), employment history, and any publicly settled disciplinary and enforcement actions.