



APPLICATION DOCUMENTATION

Home Equity Line of Credit

The Borrower should bring the following to the application interview:

- Personal Tax Return (1040) and all supporting schedules (2 years)
- Copy of bank statements (3 months)
- Pay-stubs covering the last 30 consecutive days
- Divorce decree/separation agreement if relying on this type of income for qualifying
- Rental Agreement/Schedule E if using rental income to qualify

Bank Forms to complete or sign

- Completed Application (include addresses and account numbers for all Deposit, Loan and Credit Card accounts)
- Signed Disclosure “About Our Insurance Sales Practices”
- Signed Information Disclosure Authorization



Important Information About Our Insurance Sales Practices

Please read this notice carefully and keep a copy for your records

The insurance product you may apply for is: (1) not a deposit or obligation of, or guaranteed by, our bank or an affiliate of our bank; and (2) not insured by the Federal Deposit Insurance Corporation (FDIC) or any other agency of the United States, our Bank, or an affiliate of our bank.

Our Bank will not condition the approval of your loan application on your purchase of any type of insurance product from our bank or any of our affiliates.

If you choose to purchase an insurance product, you may do so from any insurance producer.

I/we have read this disclosure, and understand its contents, as evidenced by my/our signature(s) below. Unless these disclosures are provided electronically or I have applied for credit by mail, I also acknowledge that you have provided to me these disclosures orally. I/we understand that this acknowledgement will be made a permanent part of my/our loan application.

Applicant's Signature

Date

Co-Applicant's Signature

Date

Bank Representative

Date



Information Disclosure Authorization

To Whom It May Concern:

I/We hereby authorize you to please release to National Bank the following information for the purpose of verification:

Employment History, dates, title, income, hours etc.

Banking and Savings accounts of record

Mortgage loan rating(s)

Any other information deemed necessary in connection with a consumer credit report for transactions which involve Real Estate.

This information is for the confidential use in compiling a mortgage loan credit file for a VA, FHA, ARM or Conventional home loan.

A photographic or carbon copy of this authorization (being a valid copy of the signature(s) of the undersigned) may be used as a duplicate original.

We intend to apply for joint credit.

Initial

Initial

THANK YOU

Signature

Signature

Social Security Number

Social Security Number

Please feel free to contact me at my place of employment

Please feel free to contact me at my place of employment

Please DO NOT contact me at my place of employment

Please DO NOT contact me at my place of employment



CONSUMER PRIVACY DISCLOSURE

NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

We, our, and us, when used in this notice, mean National Bank.

This is our privacy notice for our customers. When we use the words “you” and “your” we mean the following types of customers:

- All of our consumer customers who have a continuing relationship with us, such as:
 - Deposit account
 - Loan account
 - Safe deposit box
 - Retail installment contract we hold and service
 - Individual Retirement Account where we act as custodian

We will tell you the sources for nonpublic personal information we collect on our customers. We will tell you what measures we take to secure that information.

We first define some terms.

Nonpublic personal information means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records.

An **affiliate** is a company we own or control, a company that owns or controls us, or a company that is owned or controlled by the same company that owns or controls us. Ownership does not mean complete ownership, but means owning enough to have control.

A **nonaffiliated third party** is a company that is not an affiliate of ours.

THE INFORMATION THAT WE COLLECT

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms
- Information about your transactions with us
- Information about your transactions with nonaffiliated third parties
- Information from a consumer reporting agency

INFORMATION WE DISCLOSE ABOUT YOU

We do NOT disclose any nonpublic personal information about you to anyone, except as permitted by law.

THE CONFIDENTIALITY, SECURITY AND INTEGRITY OF YOUR NONPUBLIC PERSONAL INFORMATION

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

NONPUBLIC PERSONAL INFORMATION AND FORMER CUSTOMERS

We do not disclose nonpublic personal information about former customers, except as permitted by law.