

Amount to Borrow: \$ _____ **For How Long?** _____ **Loan Purpose:** _____

IMPORTANT: Read these directions before filling out this Application.

- If you are applying for an individual loan in your own name and relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, check this box and do not complete Sections B.
- If you are applying for a joint account or an account that you and another person will use complete all sections, providing information in Sections B about the joint applicant or user. We intend to apply for joint credit. Please check the box and initial _____ Applicant Initial _____ Co-Applicant Initial.
- If you are applying for an individual account, but are relying on the 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 all Sections to the extent possible, providing information in B about the person on whose alimony, child support or maintenance payments or income or assets you are relying.

Borrower (Section A)

Name: _____ Social Security #: _____ Date of Birth: _____
 Present Address: _____ City: _____ State: _____ Zip: _____
Current Email Address: _____ **Contact # (cell phone / pager / home):** _____
 Are you: Home Owner Renter Other: _____ Time at Residence: ____ years ____ months
 Monthly Housing / Rent Payment \$: _____ If own Home: Home's Value: \$ _____ Mortgage Rate: _____ %
 Present Employer: _____ Address: _____
 How Long? : ____ years ____ months Work Phone #: _____ Position: _____
 *Gross Annual Salary / Hourly Rate \$: _____ Other Source of Income \$: _____
 *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.
 Are you liable for alimony, child support, or maintenance payments? yes no Amount \$: _____ Frequency: _____

If you have lived at your current address or been with your current employer less than 2 years please complete this section:

Previous Address: _____ Time at Address: ____ years ____ months
 Previous Employer: _____ Occupation: _____ Time at Employer: ____ years ____ months

Co-Borrower (Section B)

Name: _____ Social Security #: _____ Date of Birth: _____
 Present Address: _____ City: _____ State: _____ Zip: _____
Current Email Address: _____ **Contact # (cell phone / pager / home):** _____
 Are you: Home Owner Renter Other: _____ Time at Residence: ____ years ____ months
 Monthly Housing / Rent Payment \$: _____ If own Home: Home's Value: \$ _____ Mortgage Rate: _____ %
 Present Employer: _____ Address: _____
 How Long? : ____ years ____ months Work Phone #: _____ Position: _____
 *Gross Annual Salary / Hourly Rate \$: _____ Other Source of Income \$: _____
 *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.
 Are you liable for alimony, child support, or maintenance payments? yes no Amount \$: _____ Frequency: _____

If you have lived at your current address or been with your current employer less than 2 years please complete this section:

Previous Address: _____ Time at Address: ____ years ____ months
 Previous Employer: _____ Occupation: _____ Time at Employer: ____ years ____ months

I would like to buy or refinance: (item description) _____

Balance Amount\$: _____ Term: _____ Interest Rate: _____ % Financed with: _____
 Current Home Value \$: _____ OR Vehicle (year): _____ (make): _____ (model): _____

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.

X Signature _____ Date _____ X Signature _____ Date _____
 (Borrower) (Co-Borrower)

Information for government monitoring purposes - Applies to home improvement loan applications ONLY.

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 equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may discriminate neither on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, sex, under Federal regulations, this lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

- | | | | |
|-------------------|--|---------------------|--|
| Borrower: | <input type="checkbox"/> I do not wish to furnish this information | Co-Borrower: | <input type="checkbox"/> I do not wish to furnish this information |
| Ethnicity: | <input type="checkbox"/> Hispanic or Latino | Ethnicity: | <input type="checkbox"/> Hispanic or Latino |
| Sex: | <input type="checkbox"/> Male | Sex: | <input type="checkbox"/> Male |
| Race: | <input type="checkbox"/> American Indian or Alaska Native | Race: | <input type="checkbox"/> American Indian or Alaska Native |
| | <input type="checkbox"/> Black or African American | | <input type="checkbox"/> Black or African American |
| | <input type="checkbox"/> Not Hispanic or Latino | | <input type="checkbox"/> Not Hispanic or Latino |
| | <input type="checkbox"/> Male | | <input type="checkbox"/> Male |
| | <input type="checkbox"/> Female | | <input type="checkbox"/> Female |
| | <input type="checkbox"/> Native Hawaiian or Other Pacific Islander | | <input type="checkbox"/> Native Hawaiian or Other Pacific Islander |
| | <input type="checkbox"/> Asian | | <input type="checkbox"/> Asian |
| | <input type="checkbox"/> White | | <input type="checkbox"/> White |

Thank you for choosing Beacon Federal as your lending partner.

Submitting Your Application: Fax to us at: (315) 362.5657 OR (866) 667.0111 OR Mail / Bring to your nearest branch location.

For questions or more informations about borrowing options contact us at (888) 256.3800