



KIRKPATRICK BANK

| | |
|--|---|
| Please print the completed form and mail or fax. | |
| <p>Oklahoma</p> <p>15 E. 15th, Edmond, OK 73013 fax 405-341-9125</p> | <p>Colorado</p> <p>102 N. Cascade, Suite 100, Colorado Springs, CO 80903 fax 719-866-6331</p> |



KIRKPATRICK BANK

kirkpatrickbank.com • (405) 341-8222



FLEX EQUITY HOME EQUITY LOAN

Amount requested \$ _____

Indicate whether you would like:

☐

Individual Account

Married applicants can apply for individual accounts

☐

Joint Account

With spouse

☐

Joint Account

Someone other than spouse

(Send separate application attached together)

APPLICANT:

| | | | |
|-------------|------|-------|--------|
| NAME | LAST | FIRST | MIDDLE |
|-------------|------|-------|--------|

| | |
|----------------|--------|
| ADDRESS | STREET |
|----------------|--------|

| | | | | |
|------|-------|-----|--------------|--|
| CITY | STATE | ZIP | NO. OF YEARS | RENT <input type="checkbox"/> OWN <input type="checkbox"/> |
|------|-------|-----|--------------|--|

| | |
|-----------------------|--------|
| FORMER ADDRESS | STREET |
|-----------------------|--------|

| | | | | |
|------|-------|-----|--------------|--|
| CITY | STATE | ZIP | NO. OF YEARS | RENT <input type="checkbox"/> OWN <input type="checkbox"/> |
|------|-------|-----|--------------|--|

| | | | |
|-----------------------|----------------------------------|------------------------------------|--|
| MARITAL STATUS | <input type="checkbox"/> MARRIED | <input type="checkbox"/> SEPARATED | <input type="checkbox"/> UNMARRIED <small>SINGLE, DIVORCED OR WIDOWED</small> |
|-----------------------|----------------------------------|------------------------------------|--|

| | | |
|---|--------|------|
| DEPENDENTS <small>OTHER THAN LISTED CO-APPLICANTS</small> | NUMBER | AGES |
|---|--------|------|

| | |
|-----------------|------|
| EMPLOYER | NAME |
|-----------------|------|

| | |
|----------------|--------|
| ADDRESS | STREET |
|----------------|--------|

| | | |
|------|-------|-----|
| CITY | STATE | ZIP |
|------|-------|-----|

| | | | |
|-----------------------------------|-------------------|------------------|----------------|
| YEARS EMPLOYED IN THIS PROFESSION | YEARS ON THIS JOB | TYPE OF BUSINESS | POSITION/TITLE |
|-----------------------------------|-------------------|------------------|----------------|

| | | | |
|---------------|-----------------|----------------|------------|
| DATE OF BIRTH | SOCIAL SECURITY | BUSINESS PHONE | HOME PHONE |
|---------------|-----------------|----------------|------------|

Please attach a copy of your present mortgage or deed with a legal Description of property to be used as collateral.

TITLE HELD IN WHAT NAME(S)

| | | | |
|---------------|---------------|-----------------------|--------------------------|
| YEAR ACQUIRED | ORIGINAL COST | EST. OF CURRENT VALUE | PRESENT MORTGAGE BALANCE |
|---------------|---------------|-----------------------|--------------------------|

CO-APPLICANT:

| | | | | | | | | | |
|-----------------------------------|--|----------------------------------|--|------------------------------------|--|------------------------------------|--|--|--|
| NAME | | LAST | | FIRST | | MIDDLE | | | |
| ADDRESS | | | | | | | | STREET | |
| CITY | | STATE | | ZIP | | NO. OF YEARS | | RENT <input type="checkbox"/> OWN <input type="checkbox"/> | |
| FORMER ADDRESS | | STREET | | | | | | | |
| CITY | | STATE | | ZIP | | NO. OF YEARS | | RENT <input type="checkbox"/> OWN <input type="checkbox"/> | |
| MARITAL STATUS | | <input type="checkbox"/> MARRIED | | <input type="checkbox"/> SEPARATED | | <input type="checkbox"/> UNMARRIED | | SINGLE, DIVORCED OR WIDOWED | |
| DEPENDENTS | | NUMBER | | AGES | | | | | |
| OTHER THAN LISTED CO-APPLICANTS | | | | | | | | | |
| EMPLOYER | | NAME | | | | | | | |
| ADDRESS | | STREET | | | | | | | |
| CITY | | STATE | | ZIP | | | | | |
| YEARS EMPLOYED IN THIS PROFESSION | | YEARS ON THIS JOB | | TYPE OF BUSINESS | | POSITION/TITLE | | | |
| DATE OF BIRTH | | SOCIAL SECURITY | | BUSINESS PHONE | | HOME PHONE | | | |

GROSS MONTHLY INCOME:

| ITEM | BORROWER | CO-BORROWER | TOTAL |
|---|----------|-------------|-------|
| BASE EMPLOYMENT INCOME | \$ | \$ | \$ |
| OVERTIME | | | |
| BONUSES | | | |
| COMMISSIONS | | | |
| DIVIDEND/INTEREST | | | |
| NET RENTAL INCOME | | | |
| OTHER | | | |
| (BEFORE COMPLETING, SEE NOTICE UNDER DESCRIBE OTHER INCOME BELOW) | | | |
| | | | |
| TOTAL | \$ | \$ | \$ |

MONTHLY HOUSING EXPENSE:

| RENT | PRESENT |
|-----------------------|---------|
| FIRST MORTGAGE (P&I) | \$ |
| OTHER FINANCING (P&I) | |
| HAZARD INSURANCE | |
| REAL ESTATE TAXES | |
| MORTGAGE INSURANCE | |
| HOMEOWNER ASSOC. DUES | |
| OTHER | |
| TOTAL MONTHLY PAYMENT | \$ |
| UTILITIES | \$ |
| TOTAL | \$ |

DESCRIBE OTHER INCOME:

| A/C | A(APPLICANT) C(CO-APPLICANT) | NOTICE: ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF THE APPLICANT OR CO-APPLICANT DOES NOT CHOOSE TO HAVE IT CONSIDERED AS A BASIS FOR REPAYING THE LOAN | MONTHLY AMOUNT |
|-----|------------------------------|--|----------------|
| A/C | | | |
| A/C | | | |
| A/C | | | |

LIST PREVIOUS CREDIT REFERENCES:

| A/C | A(APPLICANT) C(CO-APPLICANT) | CREDITOR'S NAME & ADDRESS | PURPOSE | ACCOUNT NUMBER | HIGHEST BALANCE | DATE PAID |
|-----|------------------------------|---------------------------|---------|----------------|-----------------|-----------|
| A/C | | | | | | |
| A/C | | | | | | |
| A/C | | | | | | |

APPLICANT:

| | |
|--|--|
| DO YOU HAVE ANY GUARANTOR OR CO-SIGNER LIABILITY? | <input type="checkbox"/> YES <input type="checkbox"/> NO |
| ARE THERE ANY SUITS OR JUDGEMENTS AGAINST YOU? | <input type="checkbox"/> YES <input type="checkbox"/> NO |
| HAVE YOU DECLARED BANKRUPTCY IN THE LAST 10 YEARS? | <input type="checkbox"/> YES <input type="checkbox"/> NO |

CO-APPLICANT:

| | |
|--|--|
| DO YOU HAVE ANY GUARANTOR OR CO-SIGNER LIABILITY? | <input type="checkbox"/> YES <input type="checkbox"/> NO |
| ARE THERE ANY SUITS OR JUDGEMENTS AGAINST YOU? | <input type="checkbox"/> YES <input type="checkbox"/> NO |
| HAVE YOU DECLARED BANKRUPTCY IN THE LAST 10 YEARS? | <input type="checkbox"/> YES <input type="checkbox"/> NO |

STATEMENT OF ASSETS AND LIABILITIES (If additional Assets or Liabilities use a separate sheet)

| ASSETS | | LIABILITIES AND PLEDGES | | | |
|--|--------|--|--------------------------------|------------------------------------|----------------|
| DESCRIPTION | AMOUNT | CREDITOR'S NAME, ADDRESS & ACCOUNT NUMBER | ACCT. NAME (IF NOT APPLICANTS) | MONTHLY PAYMENT MONTHS LEFT TO PAY | UNPAID BALANCE |
| CHECKING & SAVINGS ACCOUNTS (SHOW NAMES OF INSTITUTIONS AND ACCOUNT NUMBERS) | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| STOCKS AND BONDS | | | | | |
| | | | | | |
| | | | | | |
| LIFE INSURANCE NET CASH VALUE FACE AMOUNT \$ | | OTHER DEBTS INCLUDING STOCK PLEDGES | | | |
| SUBTOTAL LIQUID ASSETS | | REAL ESTATE LOANS | | | |
| REAL ESTATE OWNED (ENTER MARKET VALUE FROM SCHEDULE OF REAL ESTATE OWNED) | | | | | |
| VESTED INTEREST IN RETIREMENT FUND | | | | | |
| NET WORTH OF BUSINESS OWNED (ATTACH FINANCIAL STATEMENT) | | | | | |
| AUTOMOBILES (MAKE AND YEAR) | | AUTOMOBILE LOANS | | | |
| FURNITURE AND PERSONAL PROPERTY | | ALIMONY, CHILD SUPPORT & SEPARATE MAINTENANCE PAYMENTS OWED TO | | | |
| OTHER ASSETS (ATTACH ITEMIZED ASSETS) | | TOTAL MONTHLY PAYMENTS | | | |
| TOTAL ASSETS | A | NETWORTH (A MINUS B) | | TOTAL LIABILITIES | B |

SCHEDULE OF REAL ESTATE OWNED (If additional properties owned use a separate sheet)

| ADDRESS OR PROPERTY (INDICATE "S" IF SOLD, "PS" IF PENDING SALE OR "R" IF RENTAL PROPERTY IS BEING HELD FOR INCOME) | TYPE OF PROPERTY | PRESENT MARKET VALUE | AMOUNT OF MTGS. & LEINS | GROSS RENTAL INCOME | MORTGAGE PAYMENTS | TAXES, INS., MAINTENANCE & MISC. | NET RENTAL INCOME |
|---|------------------|----------------------|-------------------------|---------------------|-------------------|----------------------------------|-------------------|
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | TOTALS | | | | | | |

AGREEMENT: THE UNDERSIGNED APPLIES FOR THE LOAN INDICATED IN THE APPLICATION TO BE SECURED BY A MORTGAGE OR DEED OF TRUST ON THE PROPERTY DESCRIBED HEREIN, AND REPRESENTS THAT THE PROPERTY WILL NOT BE USED FOR ANY ILLEGAL OR RESTRICTED PURPOSE, AND THAT ALL STATEMENTS MADE IN THIS APPLICATION ARE TRUE AND ARE MADE FOR THE PURPOSE OF OBTAINING THE LOAN. VERIFICATION MAY BE OBTAINED FROM ANY SOURCE NAMED IN THIS APPLICATION. THE ORIGINAL OR A COPY OF THIS APPLICATION WILL BE RETAINED BY THE LENDOR, EVEN IF THE LOAN IS NOT GRANTED. I/WE AUTHORIZED THE BANK TO MAKE ANY NECESSARY CREDIT INVESTIGATION AND ANSWER QUESTIONS ABOUT THE BANK'S CREDIT EXPERIENCE WITH ME/US. I/WE FULLY UNDERSTAND THAT IT IS A FEDERAL CRIME PUNISHABLE BY FINE OR IMPRISONMENT, OR BOTH, TO KNOWINGLY MAKE ANY FALSE STATEMENTS CONCERNING ANY OF THE ABOVE FACT AS APPLICABLE UNDER THE PROVISIONS OF TITLE 18, UNITED STATES CODE, SECTION 1014.

DATE:

SIGNATURE OF APPLICANT:

DATE:

SIGNATURE OF CO-APPLICANT:
