



Consumer Loan Application

SECTION A – Tell Us How You Want To Borrow

I am applying for a
My loan will be
I am applying
Purpose

SECTION B – Tell Us About Yourself

First Name, Social Security Number, Date of Birth, Marital Status, Citizenship, Home Address, Mailing Address, Home Phone, Cell Phone, Rent/Mortgage, Landlord/Mortgagor Name, Previous Address, Name of Employer, Years/Months There, Business Phone, Extension, Gross Annual Salary, Name of Previous Employee, Position/Occupation Description, NOTE: You do not have to include information about income from alimony, child support, or separate maintenance payments unless you want us to consider this income in connection with application for credit. Source of Other Income (Describe)

SECTION C – Tell Us About Your Co-Applicant (if applicable)

First Name, Social Security Number, Date of Birth, Marital Status, Citizenship, Home Address, Mailing Address, Home Phone, Cell Phone, Rent/Mortgage, Landlord/Mortgagor Name, Previous Address, Name of Employer, Years/Months There, Business Phone, Extension, Gross Annual Salary, NOTE: You do not have to include information about income from alimony, child support, or separate maintenance payments unless you want us to consider this income in connection with application for credit. Source of Other Income (Describe)

SECTION D – Tell Us About Your Assets

Table with columns: Assets, Financial Institution/Description, Account Number, Value/Amount, Assets, Financial Institution/Description, Account Number, Value/Amount

SECTION E – Describe The Collateral To Secure Your Loan

Automobile: Year, Make/Model, Body, Style, Mileage, Trade-In Allowance, State Registered, Vehicle Identification Number (VIN), Additional Description, Manufactured Home: Year, Model, Manufacturer, Length/Width, Community/Park Name, Certificate of Deposit, Stock/Bonds, Savings, Describe, CUSIP/Customer No., Company, No. of Shares, Other (Describe), Value, Lot Loan Purchase Price

SECTION F – Tell Us About Your Personal Financial Obligations (use separate sheet if necessary)

Personal Obligations	Name of Creditor (If Applicable)	Current Outstanding Balance	Monthly Payment (Or Other Term)	Account Number	Ownership
Child Support		\$	\$		<input type="checkbox"/> Applicant <input type="checkbox"/> Co-Applicant <input type="checkbox"/> Both Applicants
Alimony		\$	\$		<input type="checkbox"/> Applicant <input type="checkbox"/> Co-Applicant <input type="checkbox"/> Both Applicants
401(k) Loans		\$	\$		<input type="checkbox"/> Applicant <input type="checkbox"/> Co-Applicant <input type="checkbox"/> Both Applicants
Personal Loans From Individuals		\$	\$		<input type="checkbox"/> Applicant <input type="checkbox"/> Co-Applicant <input type="checkbox"/> Both Applicants
CD Secured, Stock Secured, Margin Accounts		\$	\$		<input type="checkbox"/> Applicant <input type="checkbox"/> Co-Applicant <input type="checkbox"/> Both Applicants
Homeowner Association Dues/Condo Fees		\$	\$		<input type="checkbox"/> Applicant <input type="checkbox"/> Co-Applicant <input type="checkbox"/> Both Applicants
Other:		\$	\$		<input type="checkbox"/> Applicant <input type="checkbox"/> Co-Applicant <input type="checkbox"/> Both Applicants

SECTION G – List Debts To Be Paid By This Loan (use separate sheet if necessary)

Name of Creditor	Description	Account Number	Current Outstanding Balance	Monthly Payment (Or Other Term)	Debt Will Be
			\$	\$	<input type="checkbox"/> Paid Down <input type="checkbox"/> Paid Off/Closed
			\$	\$	<input type="checkbox"/> Paid Down <input type="checkbox"/> Paid Off/Closed
			\$	\$	<input type="checkbox"/> Paid Down <input type="checkbox"/> Paid Off/Closed

SECTION H – Information For Government Monitoring Purposes

Complete the following section only if your loan will be used for home improvement, or if you are purchasing or refinancing a dwelling or refinancing a lien against the dwelling (including a condominium, manufactured housing, etc.). **Do Not Complete For Equity Lines.** 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. 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 the 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 the information, please check below.

<p>APPLICANT</p> <p><input type="checkbox"/> I do not wish to furnish this information</p> <p>Ethnicity</p> <p><input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino</p> <p>Race</p> <p><input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or Other Pacific islander <input type="checkbox"/> Asian <input type="checkbox"/> White <input type="checkbox"/> Black or African American</p> <p>Sex</p> <p><input type="checkbox"/> Female <input type="checkbox"/> Male</p> <p>Branch Representative: <input type="checkbox"/> Obtained by Observation</p>	<p>CO-APPLICANT</p> <p><input type="checkbox"/> I do not wish to furnish this information</p> <p>Ethnicity</p> <p><input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino</p> <p>Race</p> <p><input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or Other Pacific islander <input type="checkbox"/> Asian <input type="checkbox"/> White <input type="checkbox"/> Black or African American</p> <p>Sex</p> <p><input type="checkbox"/> Female <input type="checkbox"/> Male</p> <p>Branch Representative: <input type="checkbox"/> Obtained by Observation</p>
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Occupancy
 Owner Occupied
 Non-Owner Occupied

Property Type
 1-4 Family (other than manufactured housing)
 Multi-Family (Five or more units—loan to complex owner)
 Manufactured Housing (including modular homes)

Address Of Property To Be Purchased, Refinanced or Improved

Street Address	City	County	State	Zip
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The above application is submitted for the purpose of obtaining credit and all information herein is certified to be true, complete, and correct. I/We authorize SunTrust Bank to make whatever credit inquiries it deems necessary in connection with the credit application or in the course of review or collection of any credit extended in reliance on this application and to share this application and credit information with its affiliates and other lenders, which may consider my/our application for approval or purchase. I/We authorize and instruct any person, including but not limited to, all local, state or federal government agencies, or consumer reporting agencies, to complete and furnish SunTrust Bank any information it may have or obtain in response to such credit inquiries, and agree that such information, along with this application, shall remain SunTrust Bank's property whether or not credit is extended.

Federal law requires all financial institutions to notify applicants that they will obtain, verify and record information that identifies each person who opens an account or applies for a loan. When you open an account or apply for a loan, we are now required to ask your name, address, date of birth, and other information that will allow you to be identified as the account applicant. In addition, we will ask to see your driver's license or other identifying documents in order to verify this information.

For applicant(s) residing in Maryland, or using Maryland real estate collateral to secure the loan: Unless I/we initial here, SunTrust Bank is hereby authorized to share this application and credit information with its affiliates or other lenders, which may consider my/our application for loan approval/purchase. This statement does not limit SunTrust's right to sell or assign any loans to a third party.

INITIALS: Applicant _____ Co-Applicant _____

Applicant's Signature Date Co-Applicant's Signature Date

THIS SECTION FOR BANK USE ONLY

Comments _____

Bank # _____ ACAPS Location Code _____ Branch # _____ Branch Contact (Name) _____ Branch Contact Phone # _____

Originating Officer # _____ Primary/RM Officer # _____ Referring ID # _____ Application Received (Date) _____

Product Code _____ Term _____ Rate _____ %

Broker/Dealer # _____ Promotion ID _____ CRA Description _____ Application Type In Person Mail -In
 Phone Fax
 Drop-Off