



## First Commercial Bank, N.A. Home Improvement Credit Application

**Important: Read these directions before completing this application.**

If you are applying for individual credit in your own name, are not married, and are not relying on alimony, child support, or separate maintenance payments or on the income or assets of another person as the basis for repayment of the credit requested, complete only sections A, D, and E.

Amount Requested \$	For How Long	Payment Date Desired	Address of Property to be improved		
Title in name of			Date Purchased	Purchase Price \$	Present Market Value \$
Name, Phone# and Address of Mortgage Holder					Year House Built
Improvements Planned (copies of estimated or itemized cost breakdown must be attached)					Type of Improvement <input type="checkbox"/> Property Improvement <input type="checkbox"/> Modernization <input type="checkbox"/> Additions

**Section A - Information Regarding Applicant**

Full Name (Last, First, Middle): \_\_\_\_\_

Social Security No: \_\_\_\_\_ Driver's License No: \_\_\_\_\_ State \_\_\_\_\_ Exp. \_\_\_\_\_

Birth Date: \_\_\_\_/\_\_\_\_/\_\_\_\_ Mothers Maiden Name: \_\_\_\_\_

Present Street Address: \_\_\_\_\_ P.O. Box \_\_\_\_\_ Years There: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ Phone: (\_\_\_\_) \_\_\_\_-\_\_\_\_\_

Previous Street Address: \_\_\_\_\_ Years There: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ Phone: (\_\_\_\_) \_\_\_\_-\_\_\_\_\_

Present Employer: \_\_\_\_\_ : Years There: \_\_\_\_\_ Phone: (\_\_\_\_) \_\_\_\_-\_\_\_\_\_

Position or Title: \_\_\_\_\_ Name of Supervisor: \_\_\_\_\_

Employers Address: \_\_\_\_\_

Present net salary or commission: \$ \_\_\_\_\_ per \_\_\_\_\_. No. Dependents: \_\_\_\_\_ Ages: \_\_\_\_\_

Previous Employer: \_\_\_\_\_ : Years There: \_\_\_\_\_ Phone: (\_\_\_\_) \_\_\_\_-\_\_\_\_\_

Name of Nearest Relative Not Living With You: \_\_\_\_\_ Relationship: \_\_\_\_\_

Address of Relative: \_\_\_\_\_ Phone: (\_\_\_\_) \_\_\_\_-\_\_\_\_\_

Is any income listed in this section likely to be reduced in the next two years or before the credit requested is paid off?  
 Yes  (Explain in detail on a separate sheet) No

Have you previously received credit First Commercial Bank? Yes  No

**Section B - Information Regarding Joint Applicant (if applicable):**

Or for your spouse if you live in, or the collateral is located in AZ, CA, ID, LA, NM, NV, TX, WA, or WI.

Full Name (Last, First, Middle): \_\_\_\_\_

Social Security No: \_\_\_\_\_ Driver's License No: \_\_\_\_\_ State \_\_\_\_\_ Exp. \_\_\_\_\_

Birth Date: \_\_\_\_/\_\_\_\_/\_\_\_\_ Mothers Maiden Name: \_\_\_\_\_

Present Street Address: \_\_\_\_\_ P.O. Box \_\_\_\_\_ Years There: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ Phone: (\_\_\_\_) \_\_\_\_-\_\_\_\_\_

Previous Street Address: \_\_\_\_\_ Years There: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ Phone: (\_\_\_\_) \_\_\_\_-\_\_\_\_\_

Present Employer: \_\_\_\_\_ : Years There: \_\_\_\_\_ Phone: (\_\_\_\_) \_\_\_\_-\_\_\_\_\_

Position or Title: \_\_\_\_\_ Name of Supervisor: \_\_\_\_\_

Employers Address: \_\_\_\_\_

Present net salary or commission: \$ \_\_\_\_\_ per \_\_\_\_\_. No. Dependents: \_\_\_\_\_ Ages: \_\_\_\_\_

Previous Employer: \_\_\_\_\_ : Years There: \_\_\_\_\_ Phone: (\_\_\_\_) \_\_\_\_-\_\_\_\_\_

Is any income listed in this section likely to be reduced in the next two years or before the credit requested is paid off?  
 Yes  (Explain in detail on a separate sheet) No

Have you previously received credit First Commercial Bank? Yes  No

**Section C - Describe Other Income for Applicant or Joint Applicant**

<b>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.</b>	Alimony, Child support, separate maintenance received under: Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding <input type="checkbox"/>
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Other Income: \$ \_\_\_\_\_ per \_\_\_\_\_. Source(s) of other income: \_\_\_\_\_

**Section D - Marital Status**

Applicant:  Married  Separated  Unmarried (including single, divorced, and widowed)

Other Party:  Married  Separated  Unmarried (including single, divorced, and widowed)

**Complete the following information about both the Applicant and Joint Applicant (if applicable):**

Are you obligated to make Alimony, Support, or Maintenance Payments?  No  Yes

If yes, to (Name & Address) \_\_\_\_\_ Amt. Per Month \$ \_\_\_\_\_

Are you a co-maker, endorser, or guarantor on any loan contract?  No  Yes If yes, for whom \_\_\_\_\_ To whom? \_\_\_\_\_

Are there any outstanding judgments against you?  No  Yes If yes, to whom? \_\_\_\_\_ Amount \$ \_\_\_\_\_

**Have you been declared bankrupt in the last ten years?  No  Yes If yes, where? \_\_\_\_\_ Year? \_\_\_\_\_**



## **FCB Home Improvement Loan Document Checklist**

### **LOANS IN EXCESS OF \$5,000**

In order to consider your application for a home improvement loan, you will need to submit the following additional information:

- Company name, address, telephone number, and the name of a contact person for your general contractor.
- Copy of the Contract for Improvements (bids, proposals, or quotations).
- Signed Residential Construction Contract Disclosure
- Copy of current Tax Appraisal Notice.
- Copy of Homeowner's Insurance Policy with the name and telephone number of your insurance agent.
- Copy of your most recent tax return, pay stub, or W-2 form.
- Copy of most recent mortgage statement or payment slip indicating the normal monthly payment and balance dated within the most recent 12 months.
- Copy of your Flood Hazard Insurance Policy (if applicable).

### **LOANS IN EXCESS OF \$50,000**

- All of the above information.
- A copy of your appraisal.
- A copy of your survey.

**Notice: By Federal law, your home improvement loan requires a three-day (3) rescission period after closing during which materials can not be delivered and work can not begin on your home improvement. This rescission period can not be shortened or waived.**