



KIRKPATRICK BANK

Please print the completed form and mail or fax.

Oklahoma

15 E. 15th, Edmond, OK 73013
fax 405-348-7833

Colorado

102 N. Cascade, Suite 100, Colorado Springs,
CO 80903
fax 719-866-6331

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

GROSS MONTHLY INCOME:

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

CO-APPLICANT:

DO YOU HAVE ANY GUARANTOR OR CO-SIGNER LIABILITY?	<input type="checkbox"/> YES <input type="checkbox"/> NO	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	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	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:
