

BB&T RETAIL LOAN APPLICATION

Date

This is an application for:

PURPOSE _____

PROPOSED PRODUCT _____ PROPOSED LOAN AMOUNT \$ _____

PROPOSED TERMS: _____ PAYMENT(S) _____ % INTEREST RATE _____ % LOAN TO VALUE _____

PROPOSED COLLATERAL (including address) _____

LOAN VALUE \$ _____ PURCHASE PRICE \$ _____ PURCHASE DATE _____ PRIOR LIENS \$ _____

COLLATERAL PRESENTLY FINANCED BY _____

PROPOSED DOWN PAYMENT \$ _____ SOURCE _____

IF YOUR LOAN IS SECURED BY A DWELLING (INCLUDING A MOBILE HOME), WILL THE DWELLING BE OCCUPIED AS A PRIMARY NON-PRIMARY RESIDENCE?

IS THIS TO BE JOINT CREDIT? YES NO

Own Residence
 Rent

APPLICANT	PRINT FULL NAME	DATE OF BIRTH	<input type="checkbox"/> SSN <input type="checkbox"/> ITIN	HOME PHONE	
	STREET ADDRESS		CITY, STATE, ZIP	LENGTH OF RESIDENCE	
	PREVIOUS ADDRESS		CITY, STATE, ZIP	LENGTH OF RESIDENCE	AGE OF DEPENDENTS OTHER THAN SPOUSE
	PRIMARY EMPLOYER'S NAME		ADDRESS		
	POSITION	BUS PHONE	HIRE DATE		
	SECONDARY EMPLOYER'S NAME		ADDRESS		
	PREVIOUS EMPLOYER		ADDRESS		
	POSITION	BUS PHONE	START DATE	LEAVE DATE	
NEAREST RELATIVE NOT LIVING WITH APPLICANT		ADDRESS	PHONE	RELATIONSHIP	

CO-APPLICANT	PRINT FULL NAME (CO-APPLICANT)	DATE OF BIRTH	<input type="checkbox"/> SSN <input type="checkbox"/> ITIN	
	PRIMARY EMPLOYER'S NAME			ADDRESS
	POSITION	BUS PHONE	HIRE DATE	
	SECONDARY EMPLOYER'S NAME		ADDRESS	
	PREVIOUS EMPLOYER		ADDRESS	
POSITION	BUS PHONE	START DATE	LEAVE DATE	

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 LOAN.		IS APPLICANT SELF-EMPLOYED? <input type="checkbox"/> YES <input type="checkbox"/> NO
	PRIMARY INCOME		IS CO-APPLICANT SELF-EMPLOYED? <input type="checkbox"/> YES <input type="checkbox"/> NO
	APPLICANT'S GROSS MONTHLY SALARY (or average monthly income after business expenses, if self-employed)	\$	<input type="text"/>
	CO-APPLICANT'S GROSS MONTHLY SALARY (or average monthly income after business expenses, if self-employed)	\$	<input type="text"/>
	ADDITIONAL INCOME		
	OTHER (APPLICANT)* _____	\$	<input type="text"/>
OTHER (CO-APPLICANT)* _____	\$	<input type="text"/>	
TOTAL	\$	<input type="text"/>	

*Additional income may include rentals, partnerships, closely held corporations, investment, retirement, public assistance, overtime, etc. Amount should include average monthly income after any related expenses, if applicable.

IDENTIFICATION	Applicant: PRIMARY ID TYPE	Co-Applicant: PRIMARY ID TYPE
	ID NUMBER	ID NUMBER
	STATE	STATE
	ISSUE DATE	ISSUE DATE
	EXPIRATION DATE	EXPIRATION DATE
	Is Applicant a U.S. Citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No	Is Co-Applicant a U.S. Citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No
SECONDARY ID TYPE	SECONDARY ID TYPE	
ID NUMBER	ID NUMBER	
STATE	STATE	
ISSUE DATE	ISSUE DATE	
EXPIRATION DATE	EXPIRATION DATE	

ACCOUNT# / NOTE#

• List all amounts in dollars. Omit cents.

ASSETS	AMOUNT	LIABILITIES AND NET WORTH	AMOUNT
Dep. in Banks & Other Fin. Inst.		Accounts Payable	
Cash Value of Life Insurance		Loans on Life Insurance	
Notes and Accounts Receivable		Taxes Due - Income	
Marketable Stocks & Bonds		Loans Due BB&T	
Stock in Closely Held Corporations		Liabilities of Proprietorships	
Assets of Proprietorships		Liab. of Partnerships/Joint Ventures	
Assets of Partnerships & Joint Ventures		Loans on Vehicles, Boats, Mach., & Equip.	
Vehicles, Boats, Machinery & Equipment		Loans on Real Estate	
Real Estate		Other Loans Payable	
Vested Interest in Pension/Retirement Accts.		Other Liabilities	
Other Assets			
		Total Liabilities	
		Net Worth	
Total Assets		Total Liabilities & Net Worth	

HOUSING INFORMATION	EST VALUE	NAME & ADDRESS OF MORTGAGE CO. OR LANDLORD	ACCT. NO.	PRESENT BALANCE	MONTHLY MORTGAGE PAYMENT OR RENT
<input type="checkbox"/> RENT <input type="checkbox"/> OWN	\$			\$	\$
AUTO-YEAR / MAKE/ MODEL		FINANCED BY AND ADDRESS		BALANCE OWING	MONTHLY PAYMENTS
				\$	\$
AUTO-YEAR / MAKE/ MODEL		FINANCED BY AND ADDRESS		BALANCE OWING	MONTHLY PAYMENTS
				\$	\$
CREDIT REFERENCES: LIST ALL DEBTS OWING BANKS, FINANCE COMPANIES, CREDIT CARDS, OTHER (ATTACH ADDITIONAL SHEET IF NECESSARY)				BALANCE OWING	MONTHLY PAYMENTS
NAME					
CREDIT LIMIT				ACCT. NO.	
				\$	\$
				\$	\$
				\$	\$
				\$	\$
TOTAL OF ALL OTHER MISCELLANEOUS BILLS/DEBTS NOT LISTED ABOVE, INCLUDE ANY ALIMONY OR CHILD SUPPORT MONTHLY PAYMENTS				\$	\$

ARE YOU A CO-MAKER, ENDORSER, OR GUARANTOR ON ANY LOAN OR CONTRACT? YES NO
 IF "YES," SEE DETAILS ON ATTACHMENT.

HAVE YOU EVER BEEN DECLARED BANKRUPT OR HAVE YOU HAD JUDGEMENTS, GARNISHMENTS OR OTHER LEGAL ACTIONS AGAINST YOU? YES NO
 IF "YES," SEE DETAILS ON ATTACHMENT.

Under HMDA the following information must be completed ONLY on those loans for Home Purchase secured by a dwelling, Home Improvement of a dwelling, or a Refinance of a loan secured by a dwelling where the new and existing loan is secured by a dwelling- regardless of purpose. Under Reg. B the following information must be completed on lines to purchase or refinance purchase money lines secured by the principal dwelling.

**Loans subject to the Home Mortgage Disclosure Act (HMDA)
 Information for Government Monitoring Purposes**

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.

Applicant: <input type="checkbox"/> I do not wish to furnish this information.	Co-Applicant: <input type="checkbox"/> I do not wish to furnish this information.
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> Client did not provide by Mail, Internet or Phone	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> Client did not provide by Mail, Internet or Phone
Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander	Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander
<input type="checkbox"/> White <input type="checkbox"/> Client did not provide by Mail, Internet or Phone	<input type="checkbox"/> White <input type="checkbox"/> Client did not provide by Mail, Internet or Phone
Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Client did not provide by Mail, Internet, or Phone	Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Client did not provide by Mail, Internet, or Phone

(Loans subject to Regulation B Monitoring)
 In addition to the HMDA information above, the following information must be completed ONLY on loans to Purchase or Refinance loans secured by the Principal Dwelling.

Applicant Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed) <input type="checkbox"/> Client did not provide by Mail, Internet, or Phone	Co-Applicant Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed) <input type="checkbox"/> Client did not provide by Mail, Internet, or Phone
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NOTICE TO APPLICANT(S):

The Fair Credit Reporting Act requires that we advise you that a routine inquiry may be made in processing your request for an extension of credit which will provide applicable information concerning your creditworthiness, insurance and credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living. Upon written request to the Branch Banking and Trust Company office processing your application information on the nature and scope of the inquiry, if one is made, will be provided. Applicant(s) signify that the information contained in this application is correct to the best of his/her knowledge, authorize BB&T to make a credit investigation and establish credit limits where applicable.

WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT.

NOTICE ABOUT YOUR RATE

If this credit request is approved, the interest rate you are quoted at that time will be in effect for 30 days. If your loan does not close within 30 days, it may be subject to repricing at the current rate.

APPRAISAL NOTIFICATION:

You have a right to a copy of a Real Estate appraisal report if used in connection with your application for credit. If you wish to receive a copy, please notify your local BB&T office in writing. We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application. In your letter, please provide your name, mailing address, appraised property address, the branch to which you applied for credit, and the date of your application.

INSURANCE DISCLOSURE:

BB&T or its affiliates may not condition an extension of credit on either:
 • The client's purchase of an insurance product from BB&T or any of its affiliates, or
 • The client's agreement not to obtain, or prohibition on the consumer from obtaining, an insurance product from an unaffiliated entity.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

All parties signing this application below affirm the statement of intent regarding joint credit on page 1 of this application.

<input type="text"/>	(SEAL)	<input type="text"/>	(SEAL)	<input type="text"/>	DATE
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Applicant

Co-Applicant