

PERSONAL LOAN APPLICATION

DATE: _____, 20____

- If you are applying for individual credit in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete all Sections except Section B.
- If you are applying for joint credit with another person, complete all Sections providing information in Section B about joint applicant, OR request joint applicant to complete a separate personal loan application or personal financial statement.
Initial below if applying for joint credit.

We intend to apply for joint credit – Applicant Initials _____ Co-Applicant Initials _____

- If you are applying for individual credit, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all Sections to the extent possible, providing information in Section B about the person whose alimony, support, or maintenance payments or income or assets you are relying.

| TYPE OF CREDIT REQUESTED: | | | | |
|-------------------------------|-------------------------------|--------------------------------|---|---|
| AMOUNT REQUESTED: \$ _____ | FOR HOW LONG: Months _____ | DESIRED PAYMENT DATE: _____ | WANT TO REPAY <input type="checkbox"/> MONTHLY <input type="checkbox"/> | TYPE OF LOAN: <input type="checkbox"/> Unsecured Loan <input type="checkbox"/> Automobile Loan <input type="checkbox"/> RV/Boat/Motorcycle Loan <input type="checkbox"/> Other Secured Loan _____ (Collateral Description for Other Secured Loan) |
| LOAN PURPOSE: _____ | | | | |

| SECTION A - INDIVIDUAL APPLICANT INFORMATION | SECTION B - JOINT APPLICANT/OTHER PARTY INFORMATION |
|---|---|
| Name: (First, Middle, Last) _____ | Name: (First, Middle, Last) _____ |
| Date of Birth: _____ Education Yrs: _____ | Date of Birth: _____ Education Yrs: _____ |
| Social Security Number: - - - - - | Social Security Number - - - - - |
| Home Phone: _____ Cell Phone _____ | Home Phone _____ Cell Phone _____ |
| E-Mail Address: _____ | E-Mail Address: _____ |
| PRESENT ADDRESS | PRESENT ADDRESS |
| Street: _____ Own <input type="checkbox"/> Rent <input type="checkbox"/> City: _____ State: _____ Zip Code: _____ Number of Years: _____ | Street: _____ Own <input type="checkbox"/> Rent <input type="checkbox"/> City: _____ State: _____ Zip Code: _____ Number of Years: _____ |
| FORMER ADDRESS <small>(if less than 2 years at present address)</small> | FORMER ADDRESS <small>(if less than 2 years at present address)</small> |
| Street: _____ Own <input type="checkbox"/> Rent <input type="checkbox"/> City: _____ State: _____ Zip Code: _____ Number of Years: _____ | Street: _____ Own <input type="checkbox"/> Rent <input type="checkbox"/> City: _____ State: _____ Zip Code: _____ Number of Years: _____ |
| Complete this section if individual secured credit or joint credit (secured or unsecured, when two or more individuals are primarily liable) | |
| Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (incl. Single, Divorced, Widowed) | Dependents other than listed by Other Party No. _____ Ages _____ |
| Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (incl. Single, Divorced, Widowed) | Dependents other than listed by Other Party No. _____ Ages _____ |
| EMPLOYMENT & INCOME | EMPLOYMENT & INCOME |
| Name and Address of Employer: _____ Street: _____ City/State/Zip: _____ Years employed in this line of Work or Profession? _____ yrs. Years on this job _____ Self Employed <input type="checkbox"/> | Name and Address of Employer: _____ Street: _____ City/State/Zip: _____ Years employed in this line of Work or Profession? _____ yrs. Years on this job _____ Self Employed <input type="checkbox"/> |
| Position/Title: _____ Type of Business: _____ Annual Salary: \$ _____ Business Phone: _____ | Position/Title: _____ Type of Business: _____ Annual Salary: \$ _____ Business Phone: _____ |
| Other Income* \$ _____ /Year Source of Other Income: _____ | Other Income* \$ _____ /Year Source of Other Income: _____ |
| Name of Nearest Relative Not Living With You: _____ Street Address/City/State/Zip: _____ Telephone Number: _____ Relationship: _____ | Name of Nearest Relative Not Living With You: _____ Street Address/City/State/Zip: _____ Telephone Number: _____ Relationship: _____ |

*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.

| ASSETS | | | LIABILITIES | | | |
|---|---------------|----------|-----------------|---------------|-----------------|----------|
| TYPE | DESCRIBE | VALUE | TYPE | CREDITOR | MONTHLY PAYMENT | BALANCE |
| Checking | Acct. # _____ | \$ _____ | Mortgage/Rent | Acct. # _____ | \$ _____ | \$ _____ |
| Savings | Acct. # _____ | \$ _____ | 2nd Mortgage | Acct. # _____ | \$ _____ | \$ _____ |
| Stock | Acct. # _____ | \$ _____ | Credit Cards | Acct. # _____ | \$ _____ | \$ _____ |
| Mutual Funds | Acct. # _____ | \$ _____ | Unsecured Loans | Acct. # _____ | \$ _____ | \$ _____ |
| Home <small>Location/Date Acquired</small> | | \$ _____ | Car Loan | Acct. # _____ | \$ _____ | \$ _____ |
| Autos <small>Year/Make/Model</small> | | \$ _____ | Other | Acct. # _____ | \$ _____ | \$ _____ |
| Other | | \$ _____ | Other | Acct. # _____ | \$ _____ | \$ _____ |
| Other | | \$ _____ | Other | Acct. # _____ | \$ _____ | \$ _____ |
| Use Separate Sheet if Necessary <input type="checkbox"/> Check Here if Separate Asset and Liability Statement is Attached | | | | | | |

| MISCELLANEOUS | YES | NO | MISCELLANEOUS | YES | NO |
|--|--------------------------|--------------------------|--|--------------------------|--------------------------|
| All prior years Fed & State Income Tax Rtns filed? | <input type="checkbox"/> | <input type="checkbox"/> | Are there any claims for prior yrs taxes? | <input type="checkbox"/> | <input type="checkbox"/> |
| Are there any outstanding judgments against you? | <input type="checkbox"/> | <input type="checkbox"/> | Have you ever declared bankruptcy? | <input type="checkbox"/> | <input type="checkbox"/> |
| Are you a party to any lawsuit? | <input type="checkbox"/> | <input type="checkbox"/> | Pay alimony, child support payments? | <input type="checkbox"/> | <input type="checkbox"/> |
| Are you a U.S. Citizen? | <input type="checkbox"/> | <input type="checkbox"/> | If "No" are you a resident alien? | <input type="checkbox"/> | <input type="checkbox"/> |
| Have you had property foreclosed or given title or Deed in lieu thereof in the last 7 years? | <input type="checkbox"/> | <input type="checkbox"/> | Are you a co-maker or guarantor on any loan contract? If yes, to whom? | <input type="checkbox"/> | <input type="checkbox"/> |

COVERED BORROWER IDENTIFICATION STATEMENT

Federal law provides important protections to active duty members of the Armed Forces and their dependents. To ensure that these protections are provided to eligible applicants, we require you to initial one of the following statements as applicable:

Initial Only Those that Apply

| Applicant Initials | Joint Applicant Initials |
|--------------------|--------------------------|
| | |
| | |
| | |

I AM a regular or reserve member of the Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer.

I AM a dependent of a member of the Armed Forces on active duty as described above, because I am the member's spouse, the member's child under the age of eighteen years old, or I am an individual for whom the member provided more than one-half of my financial support for 180 days immediately preceding today's date.

---OR---

I AM NOT a regular or reserve member of the Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer (or a dependent of such a member).

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

COMPLETE BELOW ONLY FOR HOME PURCHASE LOAN, REFINANCE OF AN EXISTING MORTGAGE, OR HOME IMPROVEMENT LOAN

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. The law provides that a Lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish it, under Federal regulations this Lender is required to not race and sex on the basis of visual observation or surname. If you do not wish to furnish this above information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the Lender is subject under applicable state law for the particular type of loan applied for.)

| | | | |
|---|--|------------------------------|--|
| BORROWER | <input type="checkbox"/> I do not wish to furnish this information. | CO-BORROWER | <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 | Ethnicity: | <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino |
| Race/National Origin: | <input type="checkbox"/> American Indian or Alaskan 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 | Race/National Origin: | <input type="checkbox"/> American Indian or Alaskan 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 |
| Sex: | <input type="checkbox"/> Female <input type="checkbox"/> Male | Sex: | <input type="checkbox"/> Female <input type="checkbox"/> Male |
| To Be Completed by Loan Officer: | Application Taken by: <input type="checkbox"/> Internet <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone | Loan Officer Name: | Date Received: |

Right to Receive a Copy of Appraisals – For loans or lines of credit secured by a residential dwelling, we may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

The information contained in this statement and any attachment is provided to Capital Bank for the purpose of obtaining, or maintaining credit on behalf of the undersigned. Capital Bank may keep this application whether or not the loan request is approved. I/We understand that the Bank is relying upon the information provided herein (including the designation made as to ownership of property) in deciding to grant or continue credit. I/We represent and warrant that the information provided is true and complete and that the Bank may consider this statement as continuing to be true and correct until a written notice of a change is given by the undersigned. The Bank is authorized to make all inquiries deemed necessary to verify the accuracy of the statements made herein and to determine my/our creditworthiness. The Bank is authorized to answer questions about its credit experience with me/us. If approved for a loan, Capital Bank may verify information the Applicant provides to Capital Bank either before or after the loan is closed. The Applicant authorizes a financial institution(s) with whom the Applicant has current/existing banking relationships to provide Capital Bank with any and all information and documentation that Capital Bank may request. By signing this application I/we understand, represent and agree that if this application is approved, the written loan documents will represent the final agreement between the parties, there will be no unwritten oral agreements between the parties, and the written loan documents may not be contradicted later by evidence of any prior, contemporaneous, or subsequent oral agreements or understandings of the parties. I/We 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 facts on the application as applicable under the provisions of Title 18, USC § 1014.

APPLICANT SIGNATURE

DATE

OTHER SIGNATURE

DATE



CAPITAL BANK IS AN EQUAL HOUSING LENDER



NOTICE OF PRIVACY POLICY

| FACTS | WHAT DOES CAPITAL BANK, N.A. DO WITH YOUR PERSONAL INFORMATION? |
|-------|--|
| Why? | Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do. |
| What? | <p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ▪ Social Security number and income ▪ Account balances and payment history ▪ Credit history and credit scores <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> |
| How? | All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Capital Bank, N.A. chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does Capital Bank, N.A. share? | Can you limit this sharing? |
|--|--------------------------------|-----------------------------|
| For our everyday business purposes —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes | No |
| For our marketing purposes —to offer our products and services to you | Yes | No |
| For joint marketing with other financial companies | No | We don't share |
| For our affiliates' everyday business purposes —information about your transactions and experiences | No | We don't share |
| For our affiliates' everyday business purposes —information about your creditworthiness | No | We don't share |
| For our affiliates to market to you | No | We don't share |
| For nonaffiliates to market to you | No | We don't share |

| | |
|------------|---|
| Questions? | Call 301-468-8848 or go to www.capitalbankmd.com |
|------------|---|

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Who we are

Who is providing this notice?

Capital Bank, N.A.

What we do

How does Capital Bank, N.A. protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Capital Bank, N.A. collect my personal information?

We collect your personal information, for example, when you

- Open an account or deposit money
- Pay your bills or apply for a loan
- Use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include financial companies, LHRE, LLC, Windsor Advantage LLC, and Church Street Capital, LLC.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Capital Bank does not share with non-affiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Capital Bank doesn't jointly market*

Other important information

Our website is not directed at children, and we do not knowingly collect or maintain personal information from Children.