



## GreenStreet Home Equity Loan

In an effort to give you the best possible service, we would like to make you aware of the information that you will need to provide the Bank, in addition to the enclosed documents. We **require**:

1. An estimated value of your home.\*
2. An estimate of any mortgage and/or equity balances tied to your home.\*
  - a. Please provide your most recent mortgage statement that indicates:
    - i. Your payment broken into principal, interest & escrow for property taxes & homeowner's insurance.
    - ii. Your current interest rate.
  - b. Should you belong to a Homeowners Association and pay monthly/annual dues, please provide that information.
3. Income Verification:
  - a. Wage earners: A minimum of two current, consecutive paycheck stubs or most current W-2. One year of tax returns will be required only if supporting schedules are filed to show additional income.
  - b. Retired applicants: Current statement showing income derived from Social Security, disability, pension, etc.
  - c. Self-employed applicants: Last two years tax returns including all supporting schedules. If you are involved in a corporation or partnership, include K-1s from your business tax returns.
4. A copy of your most recent homeowner's insurance policy (including agent, company, address & phone number).
5. A bid or proposal from an Energy Trust affiliated Trade Ally including the utility company or companies involved in this project.

\*Please provide both of these on the back of the enclosed application.

Once your application packet is complete, submit it to us using the following options:

1. Drop it off at an Umpqua Store near you.
2. Fax it to our Retail Lending Center at 1-530-672-5878.
3. Mail it to:  
Umpqua Bank  
Mail Code 560-B-CLC  
PO Box 1820  
Roseburg, OR 97470
4. Call our Customer Contact Center at 1-866-790-2121 and apply by phone.

**Please Note: Once Umpqua Bank receives your application; we will mail you a letter that includes several early disclosures about your loan request. The Truth in Lending Act requires that you be given the opportunity to review these disclosures for seven (7) business days from the date we mail them to you. Should your request be approved, loan closing documents cannot be prepared before this waiting period expires.**



# CONSUMER CREDIT APPLICATION CA/OR/WA

UMPQUA EXPRESSLINE	
CREDIT LIMIT REQUESTED \$ _____	<input type="checkbox"/> INCREASE EXISTING LIMIT
PAYMENT DUE DATE: _____	
<input type="checkbox"/> OVERDRAFT PROTECTION	<input type="checkbox"/> AUTOMATIC PAYMENT
CHECKING ACCOUNT # _____	

**IMPORTANT: Read these directions before completing this application.**  
**Please complete in pen (blue or black ink only).**  
**Check Appropriate Box:**

- If you are applying for an individual account 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 only Section A and C.
- If you are applying for a joint account or an account that you and another person will use, complete all sections, providing information in Section B about the joint applicant or user.

— OR —

OTHER LOAN OR LINE REQUEST:	
<input type="checkbox"/> UNSECURED	<input type="checkbox"/> SECURED
\$ _____	_____
AMOUNT REQUESTED	LOAN TYPE
_____	_____
TERM	SECURED BY
DESIRED PAYMENT DATE _____	PURPOSE OF LOAN _____
Do you wish to have your payments automatically deducted from your account?	
<input type="checkbox"/> Yes	<input type="checkbox"/> No Account Number _____

## SECTION A / APPLICANT INFORMATION (Do not complete this section if this is an application for individual unsecured credit in your own name.) Marital Status: Married Unmarried Separated

Full Name (First M.I. Last)		Home Address (Street, City, State, Zip Code)		How Long _____ Yr _____ Mo	
Previous Physical Address		How Long _____ Yr _____ Mo		Mailing Address (if different from Home Address)	
Home Phone Number ( )		Social Security Number		Date of Birth	
Name/Address of nearest relative NOT living with you.		Relationship		Phone Number ( )	
Employer (If Self-Employed, Name/Nature of Business, 2 Yr. Tax Returns Required)		_____ Yr _____ Mo		Occupation	
Current Business Phone ( )		Current Mo. Salary/Gross		Former Employer - Complete if less than two years current employment _____ Yr _____ Mo	
<b>OTHER INCOME:</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.		Source Amount \$		Have you ever: declared bankruptcy? <input type="checkbox"/> Yes <input type="checkbox"/> No had merchandise repossessed? <input type="checkbox"/> Yes <input type="checkbox"/> No	

## SECTION B / CO-APPLICANT INFORMATION Marital Status: Married Unmarried Separated

Full Name (First M.I. Last)		Home Address (Street, City, State, Zip Code)		How Long _____ Yr _____ Mo	
Previous Physical Address		How Long _____ Yr _____ Mo		Mailing Address (if different from Home Address)	
Home Phone Number ( )		Social Security Number		Date of Birth	
Name/Address of nearest relative NOT living with you.		Relationship		Phone Number ( )	
Employer (If Self-Employed, Name/Nature of Business, 2 Yr. Tax Returns Required)		_____ Yr _____ Mo		Occupation	
Current Business Phone ( )		Current Mo. Salary/Gross		Former Employer - Complete if less than two years current employment _____ Yr _____ Mo	
<b>OTHER INCOME:</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.		Source Amount \$		Have you ever: declared bankruptcy? <input type="checkbox"/> Yes <input type="checkbox"/> No had merchandise repossessed? <input type="checkbox"/> Yes <input type="checkbox"/> No	

FOR INTERNAL USE ONLY

Applicant Identification		Co-applicant Identification	
ID #1. _____	Exp. _____	ID #1. _____	Exp. _____
ID #2. _____	Exp. _____	ID #2. _____	Exp. _____





**NOTICE TO APPLICANT  
RIGHT TO RECEIVE A COPY OF AN APPRAISAL**

You have the right to a copy of the appraisal report used in connection with your application for credit. If you wish a copy, please write to us at the following address:

Umpqua Bank  
Loan Department  
PO Box 1820  
Roseburg, OR 97470

We must hear from you no later than 90 days after we notify you about the action taken on your credit application.

In your letter, please provide the following information:

- Each applicants full name, address and phone number.
- Indicate the request is for a copy of an appraisal. Provide a description of the property
- Approximate date of application and a brief description of the loan request.
- Indicate if the loan was granted or denied

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(Applicant's signature)

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(Co-Applicant's signature)



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(Applicant's signature)

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(Co-Applicant's signature)

**CUSTOMER'S COPY**



**RETAIL LENDING CENTER**

**SERVICING DISCLOSURE STATEMENT**

**NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED**

You are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2601 *et seq.*). RESPA gives you certain rights under Federal law. This statement describes whether the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest, and escrow payments, if any, as well as sending any monthly or annual statements, tracking account balances, and handling other aspects of your loan. You will be given advance notice before a transfer occurs.

***Servicing Transfer Information;***

The loan for which you have applied will be serviced at this financial institution and we do not intend to sell, transfer, or assign the servicing of the loan.

\_\_\_\_\_  
APPLICANT'S SIGNATURE                      DATE

\_\_\_\_\_  
APPLICANT'S SIGNATURE                      DATE

\_\_\_\_\_  
APPLICANT'S SIGNATURE                      DATE

\_\_\_\_\_  
APPLICANT'S SIGNATURE                      DATE



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APPLICANT'S SIGNATURE                      DATE

\_\_\_\_\_  
APPLICANT'S SIGNATURE                      DATE

\_\_\_\_\_  
APPLICANT'S SIGNATURE                      DATE

\_\_\_\_\_  
APPLICANT'S SIGNATURE                      DATE

**CUSTOMER COPY**



## 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:**

I do not wish to furnish this information

**Ethnicity:**

- Hispanic or Latino
- Not Hispanic or Latino

**Race:**

- American Indian or Alaska Native
- Asian
- Black or African American
- Native Hawaiian or Other Pacific Islander
- White

**Sex:**

- Female
- Male

**CO-APPLICANT:**

I do not wish to furnish this information

**Ethnicity:**

- Hispanic or Latino
- Not Hispanic or Latino

**Race:**

- American Indian or Alaska Native
- Asian
- Black or African American
- Native Hawaiian or Other Pacific Islander
- White

**Sex:**

- Female
- Male

**To Be Completed by the Interviewer:**

**Name and Address of Interviewer's Employer:**

<input type="checkbox"/> Face-to-Face Interview	Interviewer's Name: (Print or type):	<b>Umpqua Bank</b>
<input type="checkbox"/> Application Received By Mail	Interviewer's Signature:	<b>PO Box 1820</b>
<input type="checkbox"/> Application Received By Telephone	Interviewer's Phone Number (incl. area code):	<b>Roseburg, OR 97470</b>