



INSTRUCTIONS:

Print out and complete this application, and: Mail to Irwin Bank Loan Center, 319 Main Street, Irwin, PA 15642, or, FAX it to 724-863-2728, or take it to any Irwin Bank office.

Requested Amount: \$ _____
 Type of Loan: _____ Home Equity Term _____ Personal
 _____ Home Equity Line of Credit _____ Auto
 Purpose of Loan: _____

Term Requested in Months: _____
 If applying for a Home Equity Loan please enter the current value of your home \$ _____
 Do you currently have a mortgage? _____ yes _____ no

Applicant

Co-Applicant

Social Security Number: _____ - _____ - _____
 Birth date: _____
 Name: _____
ADDRESS
 Street: _____ Apt.# _____
 City: _____
 State: _____ Zip Code: _____
 Phone: _____ - _____ - _____
 Employer: _____
 Occupation: _____
 Annual Gross Income: \$ _____
 Email Address: _____
 (Please provide an email address where you can be reached.)

Social Security Number: _____ - _____ - _____
 Birth date: _____
 Name: _____
ADDRESS
 Street: _____ Apt.# _____
 City: _____
 State: _____ Zip Code: _____
 Phone: _____ - _____ - _____
 Employer: _____
 Occupation: _____
 Annual Gross Income: \$ _____
 Email Address: _____
 (Please provide an email address where you can be reached.)

Applicant(s) understand that Irwin Bank & Trust (IBT) will rely upon the above information in making a decision to grant credit and understand that should IBT be unable to verify the information, credit may not be granted. Applicant(s) authorizes IBT to obtain a credit report. By submitting this application, applicant(s) agree to/and understand this acknowledgement and consents to the contact by phone and the receipt of electronic disclosures relating to this loan application.

I have read and agree with the above disclosure. _____
 Signature



Information For Government Monitoring Purposes - Complete For Home Equity Term Loans Only

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 discriminate neither on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the 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: _____ 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-BORROWER: _____ 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