



Phone: 866-327-9199

9 Old Lincoln Highway
Malvern, PA 19355

Fax: 484-582-0650

Personal Loan Application

Loan Request: Home Equity Fixed Rate Home Equity Line of Credit Unsecured Credit Other

Amount \$ _____ Purpose _____ Term _____

Borrower Information

Name _____ Social Security Number _____ Date of Birth _____

Citizenship Status _____ Marital Status *DO NOT COMPLETE IF APPLYING FOR UNSECURED CREDIT* _____ Home Phone _____

U.S. Citizen Married Cell Phone _____

Permanent Resident Alien Separated Work Phone _____

Non-Permanent Resident Alien Unmarried Email _____

Current Address _____

How Long? ____ Years Own (\$ _____ / month) *Mortgage, taxes insurance & HOA Fee* Rent (\$ _____ / month) Live rent free

Previous Address _____

How Long? ____ Years Own (\$ _____ / month) *Mortgage, taxes, insurance & HOA Fee* Rent (\$ _____ / month) Live rent free

Current Employer _____ Position _____ Monthly Income _____ How Long? ____ Years

Current Employer Address _____ Employer Phone _____

Previous Employer _____ Position _____ Monthly Income _____ How Long? ____ Years

Previous Employer Address _____ Employer Phone _____

Source of Other Income _____ Income Amount _____

Are you a Senior Foreign Political Figure?* YES NO If YES, Position _____ Country _____

Are you an associate or family member of a Senior Foreign Political Figure?* YES NO If YES, Relationship _____ Name _____

Co-Borrower Information

Name _____ Social Security Number _____ Date of Birth _____

Citizenship Status _____ Marital Status *DO NOT COMPLETE IF APPLYING FOR UNSECURED CREDIT* _____ Home Phone _____

U.S. Citizen Married Cell Phone _____

Permanent Resident Alien Separated Work Phone _____

Non-Permanent Resident Alien Unmarried Email _____

Current Address _____

How Long? ____ Years Own (\$ _____ / month) *Mortgage, taxes insurance & HOA Fee* Rent (\$ _____ / month) Live rent free

Previous Address _____

How Long? ____ Years Own (\$ _____ / month) *Mortgage, taxes insurance & HOA Fee* Rent (\$ _____ / month) Live rent free

Current Employer _____ Position _____ Monthly Income _____ How Long? ____ Years

Current Employer Address _____ Employer Phone _____

Previous Employer _____ Position _____ Monthly Income _____ How Long? ____ Years

Previous Employer Address _____ Employer Phone _____

Source of Other Income _____ Income Amount _____

Are you a Senior Foreign Political Figure?* YES NO If YES, Position _____ Country _____

Are you an associate or family member of a Senior Foreign Political Figure?* YES NO If YES, Relationship _____ Name _____

Loan Origination: Meridian Bank
Loan Origination Company Identifier: NMLS #462854

Loan Originator's Name: Laurel Delaney
Loan Originator Identifier: NMLS #785866

Assets

Account Type	Financial Institution	Account Number	Balance

Liabilities

Account Type	Financial Institution	Account Number	Balance	Monthly Payment	Payoff?
					<input type="checkbox"/> YES <input type="checkbox"/> NO
					<input type="checkbox"/> YES <input type="checkbox"/> NO
					<input type="checkbox"/> YES <input type="checkbox"/> NO
					<input type="checkbox"/> YES <input type="checkbox"/> NO
					<input type="checkbox"/> YES <input type="checkbox"/> NO
					<input type="checkbox"/> YES <input type="checkbox"/> NO

Proposed Collateral

Property Address _____ County _____

Present Value _____ Are you required to pay HOA? YES NO If YES, how much? (\$ _____ / month)

Annual Taxes _____ Annual Insurance _____ Insurance Company _____

1st Mortgage Holder _____ Original Balance _____ Current Balance _____ Payment _____ Payoff? YES NO

2nd Mortgage Holder _____ Original Balance _____ Current Balance _____ Payment _____ Payoff? YES NO

Other Collateral – Please Describe: _____

Declarations

A. Will you occupy the property as your primary residence? YES NO

B. Have you or will you be applying for any new credit on or before closing this loan that is not disclosed on this application? YES NO

C. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application? YES NO

D. Are there any outstanding judgments against you? YES NO

E. Are you currently delinquent or in default on a federal debt? YES NO

F. Are you a party to a lawsuit in which you potentially have any personal financial liability? YES NO

G. Have you conveyed title to any property in lieu of foreclosure in the past 7 years? YES NO

H. Within the past 7 years, have you completed a pre-foreclosure sale or short sale or the lender agreed to accept less than the balance due? YES NO

I. Have you had property foreclosed upon in the last 7 years? YES NO

J. Have you declared bankruptcy within the past 7 years? YES NO
 If YES, identify the type(s): Chapter 7 Chapter 11 Chapter 12 Chapter 13

I (we) certify the above to be a true and complete list of all my (our) obligations. I (we) hereby authorize Meridian Bank to investigate my application, to check my credit, to make third party inquiries and to verify my identification.

We Intend to Apply for Joint Credit:

_____	_____
Applicant's Initials	Co-Applicant's Initials

_____	_____	_____	_____
Applicant Signature	Date	Co Applicant Signature	Date

Please upload completed application along with two most recent paystubs and tax returns to our secure online portal via the link below

NOTE: YOU MUST SAVE THE COMPLETED APPLICATION TO YOUR DESKTOP FIRST
[UPLOAD SECURE DOCUMENTS HERE](#)

* A "senior foreign political figure" is a senior official in the executive, legislative, administrative, military or judicial branches of a foreign government (whether elected or not), a senior official of a major foreign political party, or a senior executive of a foreign government-owned corporation. In addition, a senior foreign political figure includes any corporation, business, or other entity that has been formed by, or for the benefit of, a senior foreign political figure.

**The "immediate family" of a senior foreign political figure typically includes the figure's parents, siblings, spouse, children, and in-laws. A "close associate" of a senior foreign political figure is a person who is widely and publicly known to maintain an unusually close relationship with the senior foreign political figure, and includes a person who is in a position to conduct substantial domestic and international financial transactions on behalf of the senior foreign political figure.

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

FOR HOME EQUITY FIXED RATE LOANS: Complete only if the loan is secured with a 1-4 family dwelling.

FOR HOME EQUITY LINES OF CREDIT: Complete only if the line of credit will be used to purchase or refinance your primary residence.

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. **Instructions:** You may select one or more "Hispanic or Latino" origins and one or more designations for "Race." If you do not wish to provide some or all of this information, select the applicable checkbox.

Borrower	
<p>Ethnicity</p> <p><input type="checkbox"/> Hispanic or Latino</p> <p style="margin-left: 20px;"><input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban</p> <p><input type="checkbox"/> Other Hispanic or Latino – <i>Enter origin:</i></p> <p style="margin-left: 20px;">_____</p> <p style="margin-left: 20px;"><i>Examples: Argentinean, Columbian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.</i></p> <p><input type="checkbox"/> Not Hispanic or Latino</p> <p><input type="checkbox"/> I do not wish to provide this information</p> <p>Sex</p> <p><input type="checkbox"/> Female</p> <p><input type="checkbox"/> Male</p> <p><input type="checkbox"/> I do not wish to provide this information</p>	<p>Race</p> <p><input type="checkbox"/> American Indian or Alaska Native – <i>Enter name of enrolled or principal tribe:</i></p> <p style="margin-left: 20px;">_____</p> <p><input type="checkbox"/> Asian</p> <p style="margin-left: 20px;"><input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino</p> <p style="margin-left: 20px;"><input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese</p> <p><input type="checkbox"/> Other Asian – <i>Enter Race:</i> _____</p> <p style="margin-left: 20px;"><i>Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.</i></p> <p><input type="checkbox"/> Black or African American</p> <p><input type="checkbox"/> Native Hawaiian or Other Pacific Islander</p> <p style="margin-left: 20px;"><input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan</p> <p><input type="checkbox"/> Other Pacific Islander – <i>Enter race:</i> _____</p> <p style="margin-left: 20px;"><i>Examples: Fijian, Tongan, etc.</i></p> <p><input type="checkbox"/> White</p> <p><input type="checkbox"/> I do not wish to provide this information</p>

Co-Borrower	
<p>Ethnicity</p> <p><input type="checkbox"/> Hispanic or Latino</p> <p style="margin-left: 20px;"><input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban</p> <p><input type="checkbox"/> Other Hispanic or Latino – <i>Enter origin:</i></p> <p style="margin-left: 20px;">_____</p> <p style="margin-left: 20px;"><i>Examples: Argentinean, Columbian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.</i></p> <p><input type="checkbox"/> Not Hispanic or Latino</p> <p><input type="checkbox"/> I do not wish to provide this information</p> <p>Sex</p> <p><input type="checkbox"/> Female</p> <p><input type="checkbox"/> Male</p> <p><input type="checkbox"/> I do not wish to provide this information</p>	<p>Race</p> <p><input type="checkbox"/> American Indian or Alaska Native – <i>Enter name of enrolled or principal tribe:</i></p> <p style="margin-left: 20px;">_____</p> <p><input type="checkbox"/> Asian</p> <p style="margin-left: 20px;"><input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino</p> <p style="margin-left: 20px;"><input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese</p> <p><input type="checkbox"/> Other Asian – <i>Enter Race:</i> _____</p> <p style="margin-left: 20px;"><i>Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.</i></p> <p><input type="checkbox"/> Black or African American</p> <p><input type="checkbox"/> Native Hawaiian or Other Pacific Islander</p> <p style="margin-left: 20px;"><input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan</p> <p><input type="checkbox"/> Other Pacific Islander – <i>Enter race:</i> _____</p> <p style="margin-left: 20px;"><i>Examples: Fijian, Tongan, etc.</i></p> <p><input type="checkbox"/> White</p> <p><input type="checkbox"/> I do not wish to provide this information</p>

TO BE COMPLETED BY FINANCIAL INSTITUTION									
Application Taken:	<input type="checkbox"/> Face-to-Face Interview	<input type="checkbox"/> Telephone	<input type="checkbox"/> Mail	<input type="checkbox"/> Fax	<input type="checkbox"/> Internet				
Was the ethnicity of the borrower collected on the basis of visual observation or surname?	<input type="checkbox"/> YES	<input type="checkbox"/> NO	Co-Borrower?	<input type="checkbox"/> YES	<input type="checkbox"/> NO				
Was the sex of the borrower collected on the basis of visual observation or surname?	<input type="checkbox"/> YES	<input type="checkbox"/> NO	Co-Borrower?	<input type="checkbox"/> YES	<input type="checkbox"/> NO				
Was the race of the borrower collected on the basis of visual observation or surname?	<input type="checkbox"/> YES	<input type="checkbox"/> NO	Co-Borrower?	<input type="checkbox"/> YES	<input type="checkbox"/> NO				