



APPLICANT	CO-APPLICANT	FILE #
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For Internal Use Only

**FSB - CREDIT APPROVAL APPLICATION
(GSFA Residential Energy Retrofit Program)**

We intend to apply for joint credit. _____
Applicant (Signature)
Co-Applicant (Signature)

Married applicants may apply for separate credit.

APPLICANTS	APPLICANT NAME				SSN#		CO-APPLICANT NAME				SSN#							
	MAILING ADDRESS						MAILING ADDRESS											
	CITY			STATE		ZIP		CITY			STATE		ZIP					
	HOME PHONE			CELL PHONE			DATE OF BIRTH			HOME PHONE			CELL PHONE			DATE OF BIRTH		
	DRIVER'S LICENSE		ISSUE DATE		EXP. DATE		CONTRACTOR INITIAL		DRIVER'S LICENSE		ISSUE DATE		EXP. DATE		CONTRACTOR INITIAL			
INCOME	NAME OF EMPLOYER						NAME OF EMPLOYER											
	EMPLOYER'S ADDRESS						EMPLOYER'S ADDRESS											
	CITY			STATE		ZIP		CITY			STATE		ZIP					
	WORK PHONE			LENGTH OF EMPLOYMENT YEARS MONTHS			WORK PHONE			LENGTH OF EMPLOYMENT YEARS MONTHS								
	POSITION TITLE				GROSS MONTHLY INCOME \$				POSITION TITLE				GROSS MONTHLY INCOME \$					
	OTHER INCOME SOURCE(S) (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.)						OTHER INCOME SOURCE(S) (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				MONTHLY AMOUNT(S)				SOURCE				MONTHLY AMOUNT(S)					
	1.				\$				1.				\$					
	2.				\$				2.				\$					
	3.				\$				3.				\$					
TOTAL MONTHLY INCOME:						TOTAL MONTHLY INCOME:						TOTAL MONTHLY INCOME:						
						\$						\$						
						TOTAL COMBINED MONTHLY INCOME:						\$						

LIABILITIES	Please complete the following liability information for both the Applicant and Co-Applicant (if applicable) listed on this loan application.													
	NAME OF MORTGAGE LENDER(S) FOR SUBJECT PROPERTY						UNPAID BALANCE				MINIMUM MONTHLY PAYMENT(S)			
	1.						\$				\$			
	2.						\$				\$			
	3.						\$				\$			
	OTHER OUTSTANDING DEBT(S): List creditor's name, unpaid balance, and minimum monthly payment for all outstanding debts, including automobile loans, credit cards, revolving charge accounts, alimony, child support, separate maintenance, etc. Use continuation sheet if necessary.													
	COMPANY or CREDITOR NAME(S)						UNPAID BALANCE				MINIMUM MONTHLY PAYMENT(S)			
	1.						\$				\$			
	2.						\$				\$			
	3.						\$				\$			
4.						\$				\$				
5.						\$				\$				
						TOTAL LIABILITIES:				\$				

LIABILITIES CONTINUED...

NO DELINQUENCY/NO DEFAULT ON MORTGAGE OR OTHER LIABILITIES.
 Applicant and Co-Applicant are are not currently delinquent or otherwise in default of any of the above listed liabilities.
 If Applicant and/or Co-Applicant are currently delinquent or otherwise in default of any of the above listed liabilities, please attach a separate written statement identifying the delinquency and/or default and providing an explanation of the reasons for the delinquency and/or default.



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The following documentation must be submitted to GSFA with this FSB Credit Approval Application:

- (1) Verification of Income (current pay-stub or other acceptable proof of current income); and
- (2) Current Mortgage Statement (current mortgage payment coupon, etc.);

SETTLEMENT CHARGES, LOAN TERMS.

If you are approved for a Five Star Bank ("BANK") Loan, the following terms and conditions will apply to the BANK Loan:

- (1) The loan amount will be the amount of your Home Improvement Contract plus settlement charges and loan processing fees identified below.
- (2) The loan term will be 15 years.
- (3) The interest rate will be separately disclosed by BANK. Your interest rate will not change during the term of the loan.
- (4) The loan will not be subject to a prepayment penalty and will not have a balloon payment.
- (5) The following settlement charges will be added to the loan amount:

- \$ 100.00 Settlement Statement fee;
- \$ 20.00 UCC-1 Recording fee;
- \$ 45.00 Sub Escrow fee;
- \$ 30.00 Wire fee;
- \$ 200.00 Program Administration fee; and
- \$ 150.00 Underwriting fee.

CERTIFICATIONS AND AUTHORIZATIONS

Each of the undersigned specifically represents to BANK and to BANK's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) He/she must be the legal owner of the subject property; (3) any existing liens on the subject property must be in good standing to qualify for a loan; (4) BANK is authorized to check my/our credit and employment history and to conduct any other investigative inquiry deemed necessary for the purposes of extending credit and the collection of any amounts owing; (5) BANK is further authorized to conduct all relevant inquiries to determine the current status of liens and ownership/title to the property, and I hereby authorize all lenders, mortgagees or beneficiaries under any deeds of trust to discuss the status of any loans and payment history directly with BANK, and to disclose this authorization to any such party to the extent requested by such party; (6) BANK may answer questions about its credit experience with me/us and to furnish information about my/our account to consumer reporting agencies and others who may properly receive that information; (7) BANK will retain this application whether or not it is approved; (8) the BANK and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (9) in the event that my payments on the Loan become delinquent, the BANK, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (10) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (11) my transmission of this application as an "electronic record" containing my electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

For purposes of processing and facilitating my BANK Loan, I authorize BANK to share with GSFA, the program administrator, BANK's credit decision (whether an approval or a denial) and any and all information and documentation prepared or delivered in connection with the BANK Loan transaction. GSFA may also share the BANK's credit decision as well as the maximum amount that may be borrowed with the contractor selected by the Applicant(s) to perform home retrofit work under the GSFA Residential Energy Retrofit Program.

APPLICANT'S SIGNATURE	DATE	CO-APPLICANT'S SIGNATURE	DATE
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CUSTOMER IDENTIFICATION NOTICE (USA PATRIOT ACT):

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.