

## What is a completed application?

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A *completed application* is when enough information has been collected to make a credit decision. The creditor will exercise diligence in obtaining such information. The date on which all of the necessary information has been obtained is considered the date of application and the timing starts for notification of action taken under Regulation B.

Consumer*	Consumer Dwelling Secured	Commercial*	Agricultural
Completed application form <ul style="list-style-type: none"> <li>• Legal Name</li> <li>• DOB</li> <li>• Tax Id. Number</li> <li>• Address</li> <li>• Employment Info</li> <li>• Purpose</li> <li>• Loan Amount</li> <li>• Time @ Residence</li> </ul>	Address of property	CIP Info: <ul style="list-style-type: none"> <li>• Legal Name</li> <li>• DOB (if applicable)</li> <li>• Tax Id. Number</li> <li>• Business Address</li> <li>• Type of Business</li> <li>• Purpose</li> </ul>	CIP Info: <ul style="list-style-type: none"> <li>• Legal Name</li> <li>• DOB (if applicable)</li> <li>• Tax Id. Number</li> <li>• Business Address</li> <li>• Type of Business</li> <li>• Purpose</li> </ul>
Documentation required by loan Policy to determine debt to income	Loan amount	Loan Amount	Loan Amount
Credit history	Income (Stated)	Collateral address	Collateral address
Sources of repayment	Estimated property value	Credit history	Credit history
Estimated property value in order to determine LTV	Name of borrower	Estimated property value in order to determine LTV	Estimated property value in order to determine LTV
	Social Security Number	Documentation required by Loan Policy to determine debt service coverage	Documentation required by Loan Policy to determine debt service coverage
		Sources of repayment	Sources of repayment
			Budget
			Cash flow projections

Digital MyFasTrack and Business FasTrack application requirements are defined within the online system.

\*The FASTRACK process may be used for applicants meeting credit score requirements and are requesting an unsecured loan. Decisions will be determined via stated income.

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