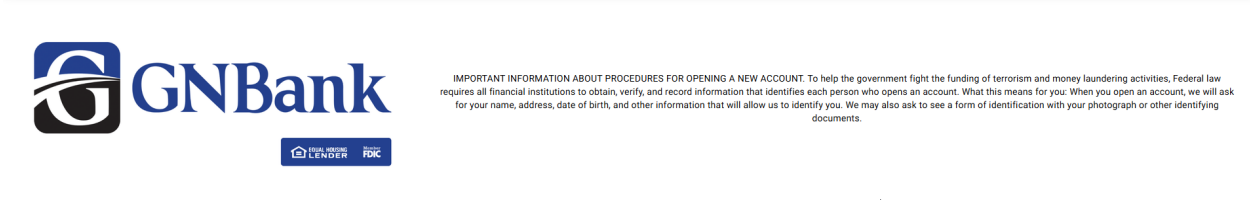
Customer Online Application Portal Step by Step Procedures

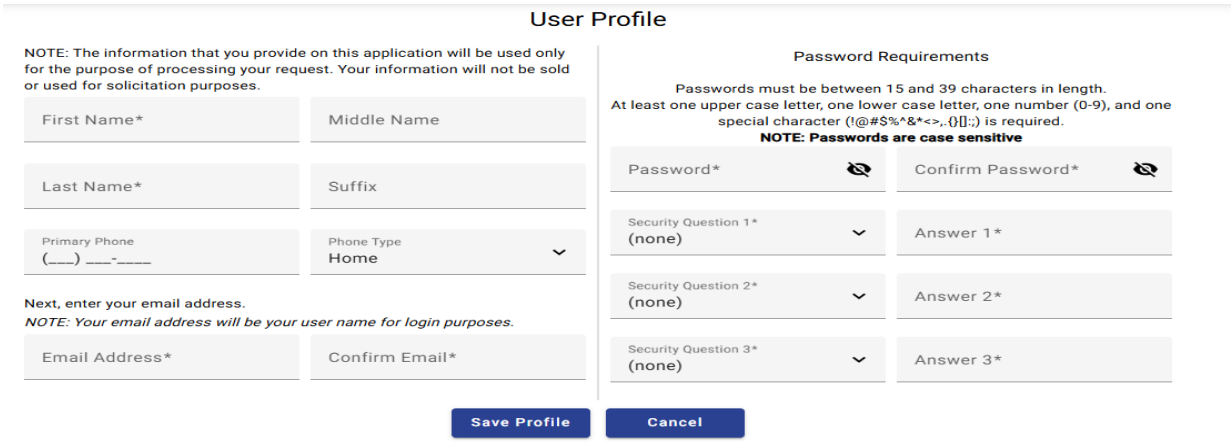
Web Link will be available on gn-bank.com

gn-bank.epicxpress.com or use this link [GNBank Online Application Portal]

The application link may be emailed to customers for convenience.

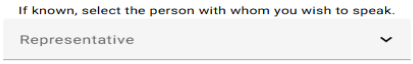


Customers create a portal profile and then complete the online application.

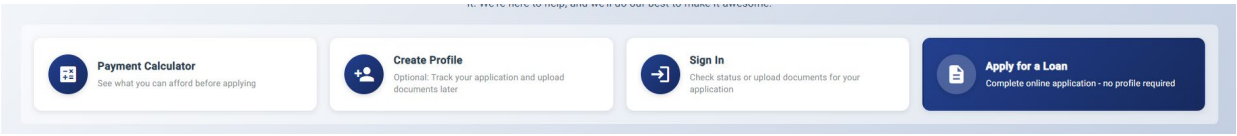


Existing users can log in to access or update their application and loan information.

During the application process, customers select their lender, who will be notified upon submission.

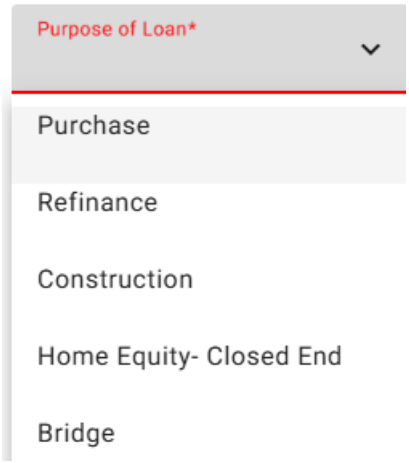


If customers choose not to create their own profile they can click Apply for a loan

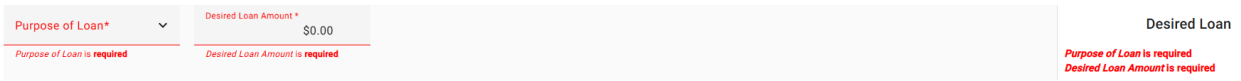


The portal offers a payment calculator for estimating loan payments.

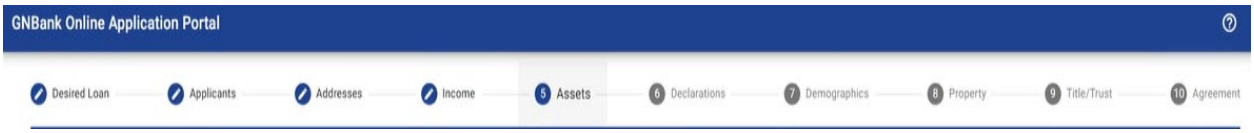
Home loan options include both Adjustable Portfolio Loans and SM Fixed Rate Loans



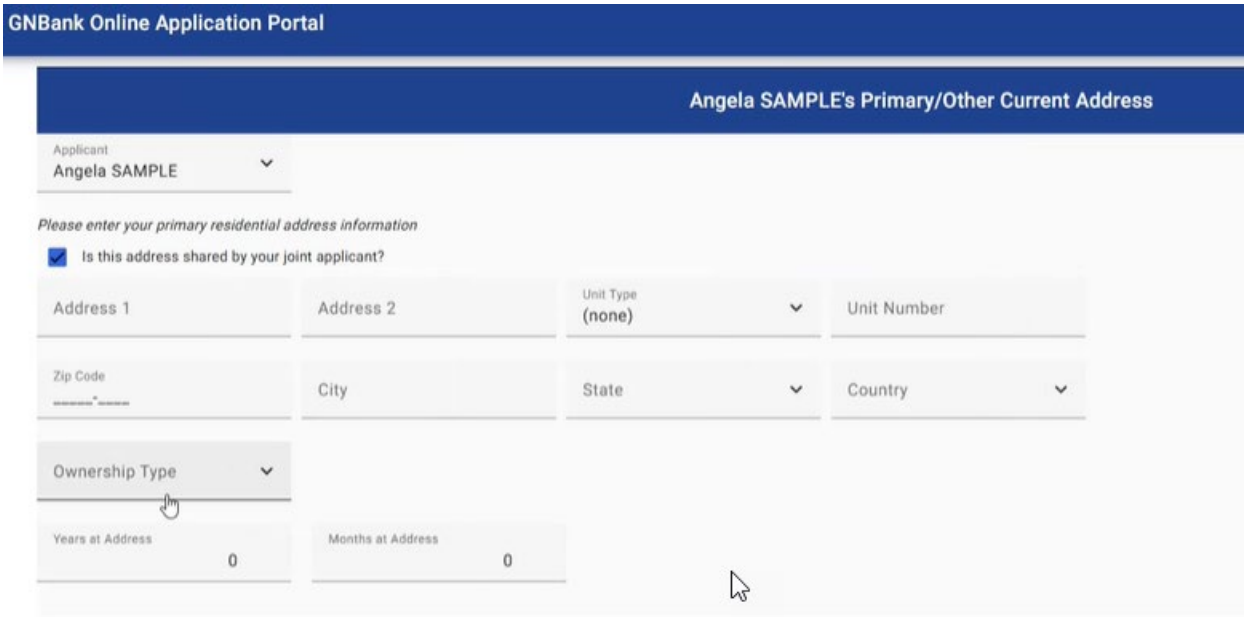
Required fields are marked with an asterisk (*). The application follows the standard 1003 format. If you do not complete a scetion you can not move forward

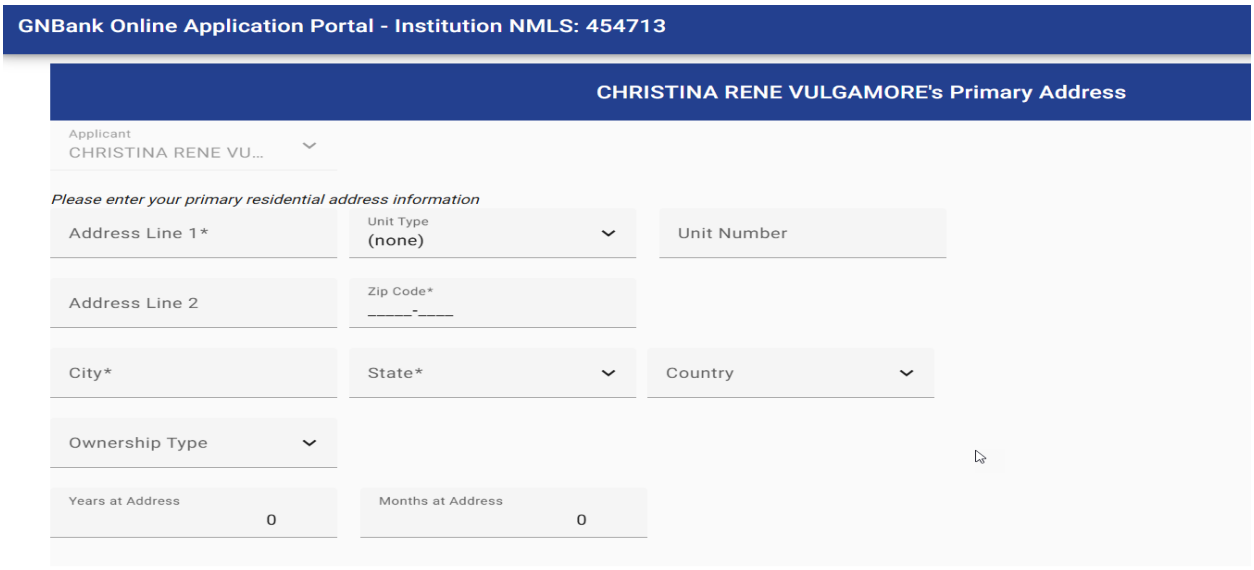


There is a workflow that shows at the top of the online application

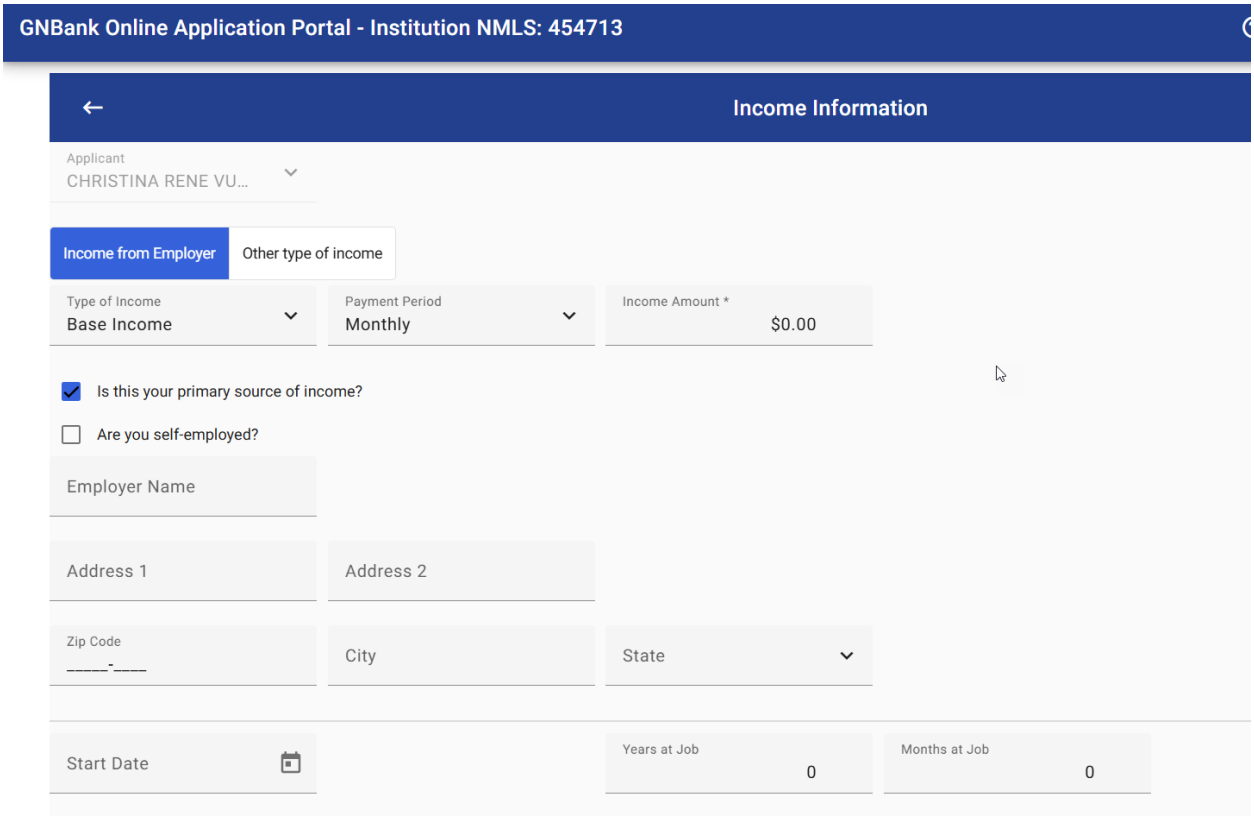


Applicants provide personal and address information, including at least one contact method. Joint applicants can be added if applicable.





Income information is optional. Customers may add assets and liabilities as needed.

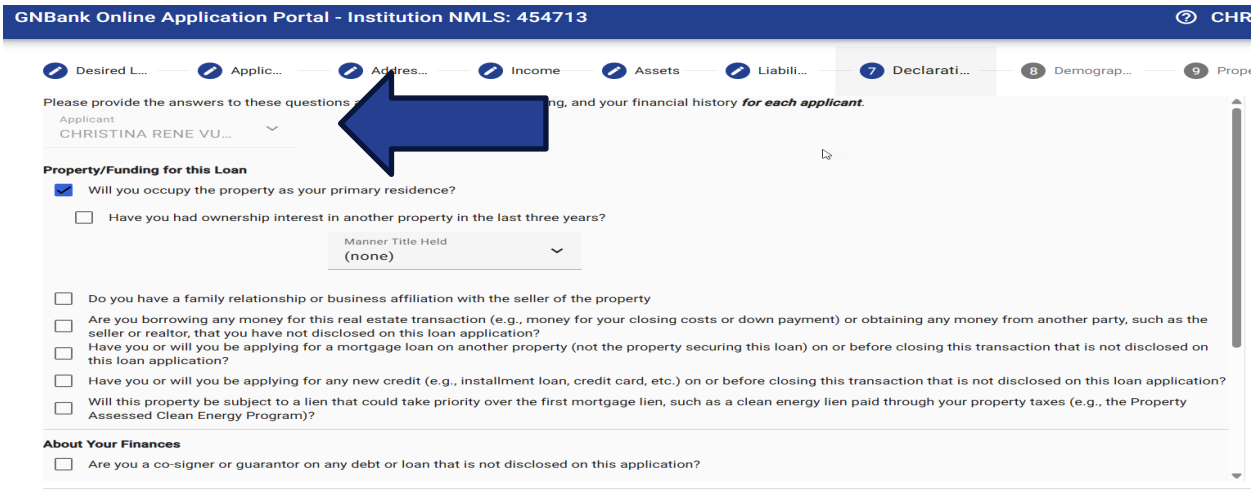


Assets and Liabilities

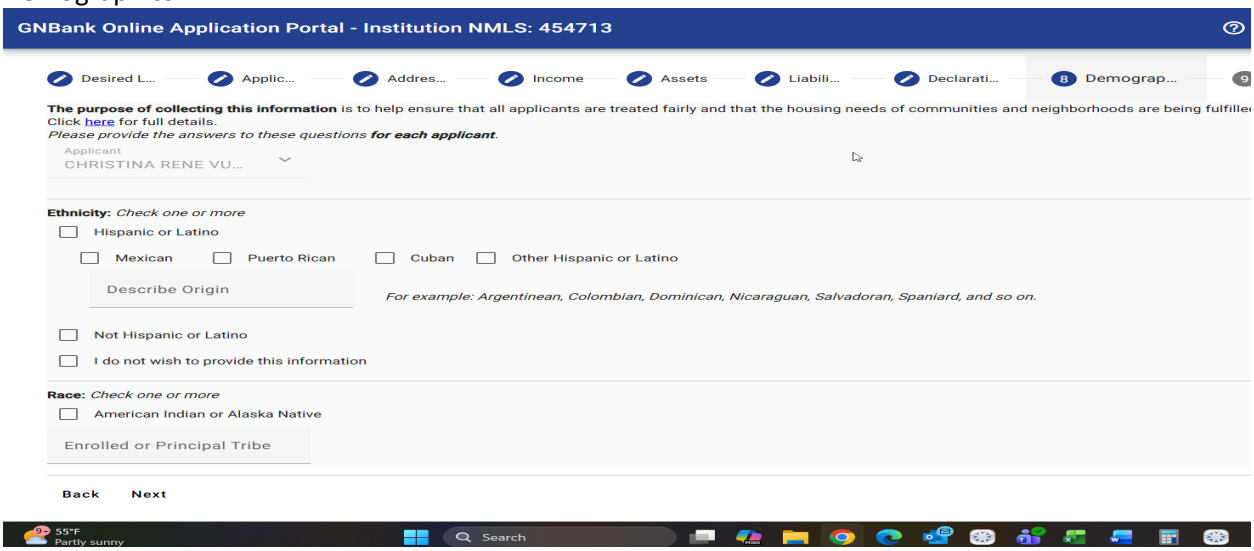
Customers can Add all Assets and Liabilities

Declarations

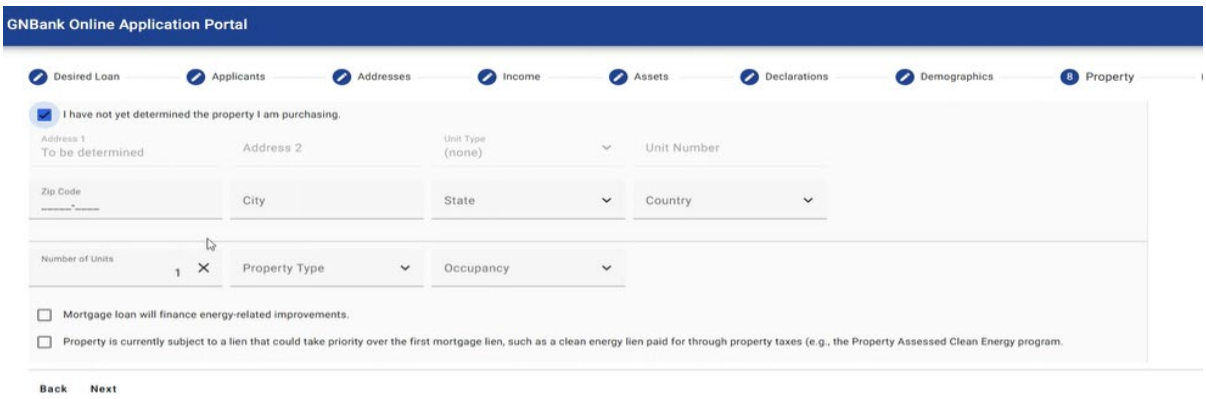
Drop down to switch applicants

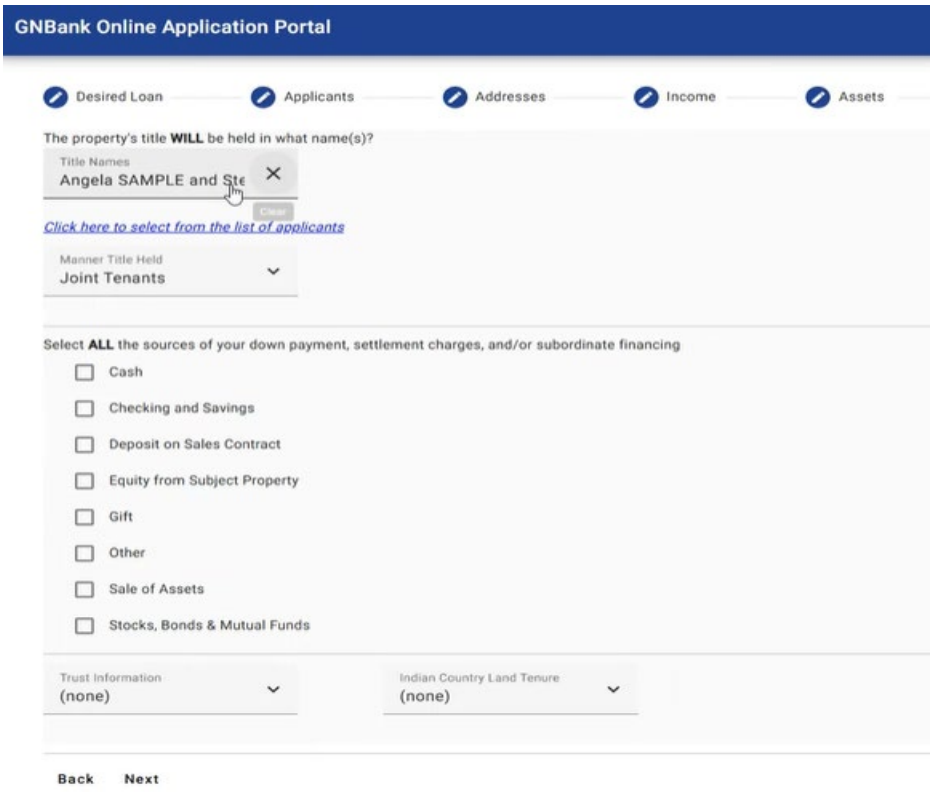


Demographics



Property details can be entered or left blank if unknown. Title and ownership information are selectable





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