

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.



IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT. 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 a form of identification with your photograph or other identifying documents.

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

User Profile

NOTE: The information that you provide on this application will be used only for the purpose of processing your request. Your information will not be sold or used for solicitation purposes.

First Name*	Middle Name
Last Name*	Suffix
Primary Phone () - - - -	Phone Type Home

Next, enter your email address.
NOTE: Your email address will be your user name for login purposes.

Email Address*	Confirm Email*
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Save Profile **Cancel**

Password Requirements

Passwords must be between 15 and 39 characters in length. At least one upper case letter, one lower case letter, one number (0-9), and one special character (!@#\$%^&*<>.-_{}|;) is required.
NOTE: Passwords are case sensitive

Password*	Confirm Password*
Security Question 1* (none)	Answer 1*
Security Question 2* (none)	Answer 2*
Security Question 3* (none)	Answer 3*

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 known, select the person with whom you wish to speak.

Representative

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

Payment Calculator Create Profile Sign In **Apply for a Loan**

The portal offers a payment calculator for estimating loan payments.

Customer Online Application Portal Step by Step Procedures

What is your desired type of loan?

Home Loan Options

- Purchase
- Refinance
- Construction
- Land or Lot
- Bridge/Temporary

ADJUSTABLE RATE

Home Loan Options

- Purchase
- Refinance

FIXED RATE

Continue

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

Purpose of Loan*

Purchase

Refinance

Construction

Home Equity- Closed End

Bridge

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

Purpose of Loan*	Desired Loan Amount* \$0.00	Desired Loan
<small>Purpose of Loan is required</small>	<small>Desired Loan Amount is required</small>	<small>Purpose of Loan is required Desired Loan Amount is required</small>

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

GNBank Online Application Portal

1 Desired Loan — 2 Applicants — 3 Addresses — 4 Income — 5 Assets — 6 Declarations — 7 Demographics — 8 Property — 9 Title/Trust — 10 Agreement

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

Customer Online Application Portal Step by Step Procedures

GNBank Online Application Portal

Angela SAMPLE's Primary/Other Current Address

Applicant
Angela SAMPLE

Please enter your primary residential address information

Is this address shared by your joint applicant?

Address 1	Address 2	Unit Type (none)	Unit Number
Zip Code -----*	City	State	Country
Ownership Type	Years at Address: 0		
	Months at Address: 0		

GNBank Online Application Portal - Institution NMLS: 454713

CHRISTINA RENE VULGAMORE's Primary Address

Applicant
CHRISTINA RENE VU...

Please enter your primary residential address information

Address Line 1*	Unit Type (none)	Unit Number
Address Line 2	Zip Code*	
City*	State*	Country
Ownership Type	Years at Address: 0	
	Months at Address: 0	

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

Customer Online Application Portal Step by Step Procedures

GNBank Online Application Portal - Institution NMLS: 454713

← **Income Information**

Applicant
CHRISTINA RENE VU... ▼

Income from Employer Other type of income

Type of Income
Base Income ▼

Payment Period
Monthly ▼

Income Amount *
\$0.00

Is this your primary source of income?

Are you self-employed?

Employer Name

Address 1 Address 2

Zip Code City State ▼

Start Date Years at Job 0 Months at Job 0

Assets and Liabilities

Customers can Add all Assets and Liabilities

Declarations

Drop down to switch applicants

GNBank Online Application Portal - Institution NMLS: 454713 CHR

Desired L... **Applic...** Address... Income Assets Liabili... **7 Declarati...** 8 Demograp... 9 Prope...

Please provide the answers to these questions, and your financial history *for each applicant.*

Applicant
CHRISTINA RENE VU... ▼

Property/Funding for this Loan

Will you occupy the property as your primary residence?

Have you had ownership interest in another property in the last three years?

Manner Title Held
(none) ▼

Do you have a family relationship or business affiliation with the seller of the property

Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application?

Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application?

Have you or will you be applying for any new credit (e.g., installment loan, credit card, etc.) on or before closing this transaction that is not disclosed on this loan application?

Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., the Property Assessed Clean Energy Program)?

About Your Finances

Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?

Demographics

Customer Online Application Portal Step by Step Procedures

GNBank Online Application Portal - Institution NMLS: 454713

Desired L... Applic... Adres... Income Assets Liabili... Declarati... 8 Demograp... 9

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. Click [here](#) for full details. Please provide the answers to these questions for each applicant.

Applicant: CHRISTINA RENE VU...

Ethnicity: Check one or more

Hispanic or Latino

Mexican Puerto Rican Cuban Other Hispanic or Latino

Describe Origin: *For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.*

Not Hispanic or Latino

I do not wish to provide this information

Race: Check one or more

American Indian or Alaska Native

Enrolled or Principal Tribe:

Back Next

55°F Partly sunny

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

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Desired Loan Applicants Addresses Income Assets Declarations Demographics 8 Property

I have not yet determined the property I am purchasing.

Address 1: To be determined Address 2: Unit Type: (none) Unit Number:

Zip Code: City: State: Country:

Number of Units: 1 X Property Type: Occupancy:

Mortgage loan will finance energy-related improvements.

Property is currently subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid for through property taxes (e.g., the Property Assessed Clean Energy program).

Back Next

Customer Online Application Portal Step by Step Procedures

GNBank Online Application Portal

Desired Loan Applicants Addresses Income Assets

The property's title **WILL** be held in what name(s)?

Title Names
Angela SAMPLE and Ste

[Click here to select from the list of applicants](#)

Manner Title Held
Joint Tenants

Select **ALL** the sources of your down payment, settlement charges, and/or subordinate financing

- Cash
- Checking and Savings
- Deposit on Sales Contract
- Equity from Subject Property
- Gift
- Other
- Sale of Assets
- Stocks, Bonds & Mutual Funds

Trust Information (none)

Indian Country Land Tenure (none)

Back **Next**

Terms of Service include downloadable versions of Privacy Notice, Credit Authorization, and Electronic Disclosure Consent.

Information. [Click here to read!](#)

Privacy Notice/Privacy Policy [Click here to read!](#)

Credit Authorization

By submitting this request, you authorize the lender to obtain credit reports in connection with this request for credit and for any update, increase renewal extension, or collection of credit received. You understand that the lender will rely on information in this request and your credit report to make its decision. When applicable, spousal information may be required as part of this request. The lender will tell you the name and address of any credit bureau from which it received a credit report on you. It is a crime to willfully and deliberately provide incomplete or incorrect information in this.

By selecting the box below and submitting this request, all parties named are agreeing to the terms, conditions and disclosures with this request

Electronic Disclosure Consent

This consent will verify that you are able to receive and open your documents electronically and agree to the terms listed below.

1. I agree to receive correspondence electronically. I reserve the right to withdraw this consent at any time and request documents in paper form. I agree to provide this change request in writing by mail, in person, phone or email.
2. I agree that my failure to access and review correspondence on a timely basis will not extend the normal time frame to complete regulatory requirements.
3. I agree to provide the bank with my current email address and will notify the bank of any changes to my email address. This can be done in writing, by phone or emailing my local branch or the main bank in Girard. The customer service email address for The GNBANK is CS@girard@gn-bank.com.
4. I accept the responsibility to print or save my own archive copy of my statements for future reference or audit request. If electronic transmission is unavailable due to technical problems, then the bank will provide replacement documents at no charge.
5. I have access to a computer with a PC or Mac based internet browser. ability to receive

Apply for a Loan

Congratulations! Your loan application has been successfully submitted! A representative will be contacting you soon.

OK