

# Customer Online Application Portal Step by Step Procedures

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*

After submitting your application, you can log in to access or update their application and loan information.

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

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

Representative

If you choose *not to create* your own profile click Apply for a loan

What is your desired type of loan?

<b>Payment Calculator</b> See what you can afford before applying	<b>Create Profile</b> Optional. Track your application and upload documents later	<b>Sign In</b> Check status or upload documents for your application	<b>Apply for a Loan</b> Complete online application - no profile required
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The portal offers a payment calculator for estimating loan payments.

What is your desired type of loan?

<b>Home Loan Options</b> <ul style="list-style-type: none"><li>• Purchase</li><li>• Refinance</li><li>• Construction</li><li>• Land or Lot</li><li>• Bridge/Temporary</li></ul> <b>ADJUSTABLE RATE</b>	<b>Home Loan Options</b> <ul style="list-style-type: none"><li>• Purchase</li><li>• Refinance</li></ul> <b>FIXED RATE</b>
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**Continue**

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

# Customer Online Application Portal Step by Step Procedures

**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**

Purpose of Loan is required    Desired Loan Amount is required    Purpose of Loan is required  
Desired Loan Amount is required

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

GNBank Online Application Portal

Desired Loan    Applicants    Addresses    Income    **5 Assets**    6 Declarations    7 Demographics    8 Property    9 Title/Trust    10 Agreement

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

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		

# Customer Online Application Portal Step by Step Procedures

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	

Customer should add Income information. Customers may add assets and liabilities as needed.

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
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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
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### Assets and Liabilities

Customers can Add all Assets and Liabilities

### Declarations

Drop down to switch applicants

# Customer Online Application Portal Step by Step Procedures

GNBank Online Application Portal - Institution NMLS: 454713

Desired Loan | Applicants | Addresses | Income | Assets | Liabilities | 7. Declarations | 8. Demographics | 9. Property

Please provide the answers to these questions regarding the property you are purchasing, 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

GNBank Online Application Portal - Institution NMLS: 454713

Desired Loan | Applicants | Addresses | Income | Assets | Liabilities | Declarations | 8. Demographics | 9. Property

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 LatinoDescribe 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:

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

GNBank Online Application Portal

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 | 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).

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# 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)

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

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[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@gnbank.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**