



Consumer Loan Application

CREDIT REQUESTED

Amount Requested _____ If this request is to be secured by Real Estate please speak to one of our Account Officers to obtain the appropriate information.

Account Requested	We wish to apply for joint credit	Collateral Offered
<input type="checkbox"/> Individual <input type="checkbox"/> Joint <div style="display: flex; justify-content: space-around; margin-top: 5px;"> Applicant Co-Applicant </div>		

Type of Loan Requests: <input type="checkbox"/> Secured <input type="checkbox"/> Boat / RV <input type="checkbox"/> Unsecured <input type="checkbox"/> Mobile Home <input type="checkbox"/> Auto <input type="checkbox"/> Cash Reserve Term: _____ Years	Loan Purpose: <input type="checkbox"/> Personal Line of Credit <input type="checkbox"/> Re-Finance <input type="checkbox"/> Other: _____	<input type="checkbox"/> Purchase Year: _____ Make: _____ Model: _____ ID#: _____ Sale Price: \$ _____ Seller: _____
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COMPLETION INSTRUCTIONS FOR APPLICANT

Complete the Application Information section for the first Applicant. Mark the appropriate box to indicate whether the Applicant is applying as a Borrower, Cosigner, Guarantor, Grantor (of collateral), or Other for a different capacity. If the Applicant is married, he or she may apply for individual credit.

APPLICANT INFORMATION: Borrower Cosigner Guarantor Grantor Other: _____

Applicant's Full Name (First, M.I., Last)		SSN	Former Names and Aliases		
Home Phone	Date of Birth	Driver's Lic. #	Ages of Dependents	Years of Education	Years in Current Profession

ADDRESS INFORMATION

Home Address (Street, City, State, Zip Code If rural, show Road and Box #)	Since (Year)	<input type="checkbox"/> Own <input type="checkbox"/> Rent
Mailing Address (Street or P.O. Box, City, State, Zip Code)		
Previous Home Address (Street, City, State, Zip Code)	From	To

EMPLOYMENT INFORMATION

Applicant's Employer (If Self-Employed, Name and Nature of Business)			Business Address (Street, City, State, Zip Code)		
Type of Business	Supervisor	Phone	Title / Position	Since	Salary per
Second Employer (If Self-Employed, Name and Nature of Business)			Business Address (Street, City, State, Zip Code)		
Type of Business	Supervisor	Phone	Title / Position	Since	Salary per

PERSONAL REFERENCES

Name	Address (Street, City, State, Zip Code)	Phone	Relationship

COMPLETION INSTRUCTIONS FOR CO-APPLICANTS

(a) If you are applying for joint credit or will be permitted to use the account, complete the Co-Applicant Information section as a Borrower. (b) If the Applicant is applying for individual credit, but relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete the Co-Applicant Information section, to the extent possible, providing information about the person on whose alimony, support, or maintenance payments or income or assets the Applicant is relying. (c) If the Applicant resides in a community property state or is relying on property located in such a state as a basis for repayment of the credit requested. Complete the Co-Applicant Information section with regard to the Applicant's spouse.

CO-APPLICANT INFORMATION: Borrower Cosigner Guarantor Grantor Other: _____

Co-Applicant's Full Name (First, M.I., Last)		SSN	Former Names and Aliases		
Home Phone	Date of Birth	Driver's Lic. #	Ages of Dependents	Years of Education	Years in Current Profession

ADDRESS INFORMATION

Home Address (Street, City, State, Zip Code If rural, show Road and Box #)	Since (Year)	<input type="checkbox"/> Own <input type="checkbox"/> Rent
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Mailing Address (Street or P.O. Box, City, State, Zip Code)

Previous Home Address (Street, City, State, Zip Code)	From	To
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EMPLOYMENT INFORMATION

Applicant's Employer (If Self-Employed, Name and Nature of Business)			Business Address (Street, City, State, Zip Code)		
Type of Business	Supervisor	Phone	Title / Position	Since	Salary

Second Employer (If Self-Employed, Name and Nature of Business)			Business Address (Street, City, State, Zip Code)		
Type of Business	Supervisor	Phone	Title / Position	Since	Salary

PERSONAL REFERENCES

Name	Address (Street, City, State, Zip Code)	Phone	Relationship

QUESTIONS

Applicant (1)	Co-Applicant (2)	Question	Explanation (Please use an attached sheet if necessary.)
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are there any outstanding judgements against you?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you ever been declared bankrupt?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you party to a lawsuit?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you obligated on any loan resulting in judgement, foreclosure or title transfer?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you delinquent/in default on any Federal debt, financial obligation, bond, or loan guarantee?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you obligated to pay alimony, child support, or separate maintenance?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Is any part of the down payment borrowed?	

Applicant (1)	Co-Applicant (2)	Question	Explanation (Please use an attached sheet if necessary.)
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you a co-maker or an endorser on a loan?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you ever had merchandise repossessed?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you ever been denied credit with this lender?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you a U.S. citizen?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	If no, are you a resident alien?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	If no, are you a nonresident alien?	

PREVIOUS CREDIT REFERENCES

Names Credit Listed In	Loan Purpose	Creditor Name and Address	Account Number	Highest Balance	Date Paid
<input type="checkbox"/> App <input type="checkbox"/> CoApp <input type="checkbox"/> Other					
<input type="checkbox"/> App <input type="checkbox"/> CoApp <input type="checkbox"/> Other					
<input type="checkbox"/> App <input type="checkbox"/> CoApp <input type="checkbox"/> Other					
<input type="checkbox"/> App <input type="checkbox"/> CoApp <input type="checkbox"/> Other					

SCHEDULE OF OTHER INCOME

NOTICE: 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.

Alimony, child support, separate maintenance received under: Court Order Written Agreement Oral Understanding Other

PARTIES			INCOME TYPES: A = Alimony/Child Support B = Bonuses C = Commissions I = Interest & Dividends O = Overtime R = Retirement X = Other						
App	CoA	Joint	Type	Description	Amount	Frequency			

SCHEDULE OF EXPENSES

PARTIES EXPENSE TYPES: D = Dues-Homeowner Association H = Hazard Insurance P = Private Mortgage Insurance R = Rent T = Taxes (Property) U = Utilities
A = Alimony/Child Support C = Child/Dependent Care E = Estimated Living Expenses F = Federal & State Taxes I = Insurance Payments
M = Medical O = Other

App	CoA	Joint	Type	Description	Amount	Frequency		

SCHEDULE OF LIABILITIES (NON-REAL ESTATE)

PARTIES ACCOUNT TYPES: A = Automobile Loans I = Installment/Revolving T = Third Party Obligations (As Co-Maker or Guarantor) O = Other

App	CoA	Joint	Type	Creditor Name	Account Number	Original Balance	Current Balance	Payments Remaining	Payment Amount	Per

SCHEDULE OF ASSETS (NON-REAL ESTATE)

CASH / ACCOUNTS

PARTIES ACCOUNT TYPES: C = Checking T = Time Certificate of Deposit I = IRA/SEP M = Money Market Account S = Savings O = Other

App	CoA	Joint	Type	Description	Financial Institution	Account Number	Current Balance	Subject to Debt

STOCKS / BONDS

App	CoA	Joint	Description	Broker / Company	Account Number	Value	Subject to Debt

LIFE INSURANCE

App	CoA	Joint	Description	Agent / Company Name	Policy Number	Face Value	Net Cash Value	Beneficiary	Subject to Debt

BUSINESSES OWNED

App	CoA	Joint	Business Name	Financial Statement Date	Date Received	Value	Subject to Debt

RETIREMENT FUNDS

App	CoA	Joint	Description of Retirement Plan	Year Fully Vested	Value	Subject to Debt

PERSONAL PROPERTY

PARTIES PROPERTY TYPES: A = Automobiles B = Boats & Recreational Vehicles C = Collectibles H = Household Goods M = Manufactured Homes O = Other

App	CoA	Joint	Type	Description	Value	Subject to Debt	App	Coa	Joint	Type	Description	Value	Subject to Debt

SCHEDULE OF REAL ESTATE OWNED

PARTIES TYPES: S = Single Family D = Duplex T = Triplex F = Four-Plex C = Condominium P = P.U.D. L = Land O = Summary / Other

App	CoA	Joint	Type	Property Disposition <input type="checkbox"/> Sold <input type="checkbox"/> Pending Sale <input type="checkbox"/> Rental <input type="checkbox"/> N/A	Description	Property Address	Date Acquired	Cost	Principal Residence <input type="checkbox"/> Yes <input type="checkbox"/> No
					Current Market Value	Total Mortgages & Lien	Gross Rental Income	Taxes, Ins., Maint	Net Rental Income
					Creditor 1 Name and Address	Unpaid Bal.	Pmt. Amt. Per	Lien Position	<input type="checkbox"/> First Lien <input type="checkbox"/> Junior Lien
					Creditor 2 Name and Address	Unpaid Bal.	Pmt. Amt. Per	Lien Position	<input type="checkbox"/> First Lien <input type="checkbox"/> Junior Lien

SCHEDULE OF REAL ESTATE OWNED (Continued)

PARTIES				TYPES: S = Single Family D = Duplex T = Triplex F = Four-Plex C = Condominium P = P.U.D. L = Land O = Summary / Other				
App	CoA	Joint	Type	Property Disposition				
				Description	Property Address	Date Acquired	Cost	Principal Residence <input type="checkbox"/> Yes <input type="checkbox"/> No
				Current Market Value	Total Mortgages & Lien	Gross Rental Income	Taxes, Ins., Maint	Net Rental Income
				Creditor 1 Name and Address	Unpaid Bal.	Pmt. Amt. Per	Lien Position	<input type="checkbox"/> First Lien <input type="checkbox"/> Junior Lien
				Creditor 2 Name and Address	Unpaid Bal.	Pmt. Amt. Per	Lien Position	<input type="checkbox"/> First Lien <input type="checkbox"/> Junior Lien

PARTIES				TYPES: S = Single Family D = Duplex T = Triplex F = Four-Plex C = Condominium P = P.U.D. L = Land O = Summary / Other				
App	CoA	Joint	Type	Property Disposition				
				Description	Property Address	Date Acquired	Cost	Principal Residence <input type="checkbox"/> Yes <input type="checkbox"/> No
				Current Market Value	Total Mortgages & Lien	Gross Rental Income	Taxes, Ins., Maint	Net Rental Income
				Creditor 1 Name and Address	Unpaid Bal.	Pmt. Amt. Per	Lien Position	<input type="checkbox"/> First Lien <input type="checkbox"/> Junior Lien
				Creditor 2 Name and Address	Unpaid Bal.	Pmt. Amt. Per	Lien Position	<input type="checkbox"/> First Lien <input type="checkbox"/> Junior Lien

APPLICANT SIGNATURE(S)

I/We herby apply for the loan or credit described in this application. I/We certify that I/we made no misrepresentation in this loan application or in any related documents, that all information is true and complete, and that I/we did not omit any important information. I/We agree that any property securing the loan or credit will not be used for any illegal or restricted purpose. Lender is authorized to verify with other parties and to make any investigation of my/our credit, either directly or through any agency employed by the Lender for that purpose. Lender may disclose to any other interested parties information as to Lender's experiences or transactions with my/our account. I/We understand that Lender will retain this application and any other credit information Lender receives, even if no loan or credit is granted. These representations and authorizations extend not only to Lender, but also to any insurer of the loan and to any investor to whom Lender may sell all or any part of the loan. I/We further authorize Lender to provide any such insurer or investor any information and documentation that they may request with respect to my/our application, credit or loan.

APPLICANT:

X _____ X _____
Applicant **Date** **Co-Applicant** **Date**

FOR LENDER'S USE ONLY

Officer No. / Name	Approved By	Concurrence By (If Needed)	Committee Date	Decision Date
Branch	Application Date	Application No.	Committee No.	Loan No.
Mortgage Loan Originator Unique Identifier, if applicable:		Mortgage Loan Origination Company Identifier, if applicable:		

Approved Denied Incomplete Counteroffer Conditional Approval Withdrawal Other: _____