



Consumer Loan Application

IMPORTANT APPLICANT INFORMATION: Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

CREDIT REQUESTED					
Amount Requested \$	# of Payments	Preferred Pmt Amt	Preferred Pmt Day	Purpose of Loan	
<input type="checkbox"/> Secured	<input type="checkbox"/> Unsecured	Collateral Offered			
TYPE OF CREDIT REQUESTED					
<p>You may apply for individual or joint credit, regardless of marital status. <u>You must check the appropriate box below and initial to indicate type of credit requested.</u></p>					
This application is for:		<input type="checkbox"/> Individual Credit	Relying solely on my income or assets		
		<input type="checkbox"/> Joint Credit	We intend to apply for joint credit		
Primary Applicant Sign			Joint Applicant Sign		
PRIMARY APPLICANT INFORMATION					
Name (as shown on driver's license or state issued ID)		Social Security #	Date of Birth		
Primary Telephone	Driver's License #	# of Dependents	Age of Dependents		
Street Address	City	State, Zip	P.O. Box (if applicable)		
Previous address (less than 3yr at present)	City	State, Zip	Current address Own__ Rent__ __yr__m		
EMPLOYMENT INFORMATION					
Employer (if self-employed, name and nature of business)			Business Address (Street, City, State, Zip)		
Type of Business	Supervisor	Phone Number	Title/Position	Since	Salary \$ per
OTHER INCOME					
Do not list your spouse's income unless he or she is jointly applying for credit. You do not have to reveal income from alimony, child support, or separate maintenance unless you want it considered in evaluating this application.					
Employment Gross Income (Monthly)		\$			
Other Income (Monthly)		\$	Source :		
Spouse's Employment Gross Income (Monthly)		\$			
Spouse's Other Income (Monthly)		\$	Source :		
Total Monthly Income		\$			
Is any of this income likely to be reduced before the requested credit is paid off? Yes <input type="checkbox"/> No <input type="checkbox"/>					
QUESTIONS				EXPLANATION	
Yes	No	Are there any outstanding judgements against you?			
Yes	No	Have you ever been declare bankrupt?			
Yes	No	Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?			
Yes	No	Are you party to a lawsuit?			
Yes	No	Are you oligated on any loan resulting in judgment, foreclosure or title transfer?			
Yes	No	Are you delinquent/in default on any Fedral debt, financial obligation, bond, or loan guarantee?			
Yes	No	Are you oligated to pay alimony, child support, or separate maintenance?			
Yes	No	Is any part of the down payment borrowed?			
Yes	No	Are you a co-maker or an endorser on a loan?			
Yes	No	Have you ever had merchandise repossessed?			
Yes	No	Have you ever been denied credit with this lender?			
Yes	No	Are you a U.S. Citizen?			
Yes	No	If no, are you a resident alien?			
Yes	No	If no, are you a non-resident alien?			



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- (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 <input type="checkbox"/> Borrower <input type="checkbox"/> Cosigner <input type="checkbox"/> Guarantor <input type="checkbox"/> Grantor <input type="checkbox"/> Other: _____					
Name (as shown on driver's license or state issued ID)		Social Security #		Date of Birth	
Primary Telephone		Driver's License #	# of Dependents	Age of Dependents	
Street Address		City	State, Zip	P.O. Box (if applicable)	
Previous address (less than 3yr at present)		City	State, Zip	Current address Own__ Rent__ __yr__m	
EMPLOYMENT INFORMATION					
Employer (if self-employed, name and nature of business)			Business Address (Street, City, State, Zip)		
Type of Business	Supervisor	Phone Number	Title/Position	Since	Salary \$ per
OTHER INCOME					
Do not list your spouse's income unless he or she is jointly applying for credit. You do not have to reveal income from alimony, child support, or separate maintenance unless you want it considered in evaluating this application.					
Employment Gross Income (Monthly)		\$			
Other Income (Monthly)		\$		Source :	
Spouse's Employment Gross Income (Monthly)		\$			
Spouse's Other Income (Monthly)		\$		Source :	
Total Monthly Income		\$			
Is any of this income likely to be reduced before the requested credit is paid off? Yes <input type="checkbox"/> No <input type="checkbox"/>					
QUESTIONS				EXPLANATION	
Yes	No	Are there any outstanding judgements against you?			
Yes	No	Have you ever been declare bankrupt?			
Yes	No	Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?			
Yes	No	Are you party to a lawsuit?			
Yes	No	Are you oligated on any loan resulting in judgment, foreclosure or title transfer?			
Yes	No	Are you delinquent/in default on any Fedral debt, financial obligation, bond, or loan guarantee?			
Yes	No	Are you oligated to pay alimony, child support, or separate maintenance?			
Yes	No	Is any part of the down payment borrowed?			
Yes	No	Are you a co-maker or an endorser on a loan?			
Yes	No	Have you ever had merchandise repossessed?			
Yes	No	Have you ever been denied credit with this lender?			
Yes	No	Are you a U.S. Citizen?			
Yes	No	If no, are you a resident alient?			
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ASSETS OWNED (Use separate sheet if necessary)					
Description of Assets	Name in which the account is carried		Subject to Debt?	Value?	
Checking Accounts (Where)					
Savings Account (Where)					
Certificate of Deposit (Where)					
Marketable Securities (issuer, type, #shares)					
Real Estate (location, date acquired)					
Real Estate					
Real Estate					
Life Insurance (issuer)					
Automobiles (make,model,year)					
Other (list)					
Total Assets				\$	
OUSTANDING DEBTS (Including charge accounts, installment contract, credit cards, rent, mortgages, and other obligations)					
Creditor	Account Number	Name Carried In	Original Amount	Present Amount	Monthly Pmnt
Landlord	<input type="checkbox"/> Rent				
	<input type="checkbox"/> Mortgage				
Mortgage Holder					
Automobiles					
Other					
Total Debts			\$	\$	\$

I/We hereby apply for the loan or credit described in this application. I/We certify that I/We made no misrepresentations 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 this 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 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 to any such insurer or investor any information and documentation that they may request with respect to my/our application, credit or loan.

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