



Consumer Loan Application

Check the appropriate box:

- You are applying for individual credit in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested.
- You are applying for joint credit with another person.
- We intend to apply for joint credit:

_____ Applicant

_____ Co-Applicant

- You are applying for individual credit, but are 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.

Date of application _____

Loan Amount Requested \$ _____ Purpose of Loan _____

Term of Loan Requested _____ Collateral _____

Applicant Information

Co-Applicant Information

Full Name			Full Name			Relationship to Applicant					
Street Address			Yrs/Mos.			Street Address			Yrs/Mos.		
City		State	Zip		City		State		Zip		
Home Phone			County			Home Phone			County		
Cell Phone		E-Mail address				Cell Phone		E-Mail address			
Social Security/Tax ID#						Social Security/Tax ID#					
Driver's License #			Date of Birth			Driver's License #			Date of Birth		
Previous Street Address (if current less than 2 years)				How Long		Previous Street Address (if current less than 2 years)				How Long	
City		State	Zip		City		State		Zip		
Employer			Position How Long?			Employer			Position How Long?		
Monthly Income			Years in Profession			Monthly Income			Years in Profession		
Employer's Street Address						Employer's Street Address					
City		State	Zip		City		State		Zip		
Business Phone						Business Phone					
Name, Address and Phone Number of Nearest Relative not living with you:						Name, Address and Phone Number of Nearest Relative not living with you:					

Other Income (if any) – Indicated Monthly Values (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).

Interest/ Dividends \$	Rental Income \$	Other Income \$	Describe "Other Income" Source \$
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MARITAL *Do not complete this if you are* Married Separated Unmarried
 STATUS *applying for Unsecured, Individual Credit*

Number of Dependents: _____ Monthly Maintenance Support Payments (if applicable): _____

About your existing loans and accounts					
<input type="checkbox"/> Rent Home <input type="checkbox"/> Own Home in the following names:					
Monthly Payment/ Rent \$	Purchase Price \$	Date Purchased	Present Value \$	Original loan amount \$	Current Loan Balance \$
Name and Address of Mortgage Holder or Landlord					
Name and Address of My Financial Institution					

ASSETS		LOANS OR OTHER OBLIGATIONS		
Category	Value	Category	Amt Owed	Monthly Payment
Cash/Deposits	\$			
Stocks or Bonds	\$			
Automobiles	\$	Auto Loans	\$	\$
Real Estate	\$	Real Estate Loans	\$	\$
Life Insurance (Face Value Amt)	\$	Life Insurance Loans	\$	\$
Retirement Funds	\$	Credit Card Debt	\$	\$
Other Assets	\$	Other Obligations	\$	\$
Total Assets	\$	Total Liabilities	\$	\$
		Net Worth	\$	

Questions			
Applicant	Co-Applicant		Explanation (please use an additional sheet if necessary)
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are there any outstanding judgments 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 a 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 judgment, 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?	
<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 us?	
<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 non-resident alien?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you an Active-Duty Service Member?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you a Dependent of an Active-Duty Service Member?	

APPLICANT'S STATEMENT: 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 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 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 _____
 Applicant's Signature Date

x _____
 Co-Applicant's Signature Date

MEMBER FDIC

