CONSUMER LOAN APPLICATION

Account Number _____

Census Tract _____

LOAN REQUEST

PURPOSE OF LOAN | AMOUNT REQUESTED $ | MONTHS NEEDED

PERSONAL INFORMATION

This application is designed to be completed by the applicant(s) with the lender's assistance.

The Co-Applicant section and all other Co-Applicant questions should be completed to the extent possible if: (1) co-applicant will be jointly obligated with you on the loan; (2) you will be relying on income or assets of the co-applicant as a basis for repayment of the loan; (3) you are relying on income from alimony, child support or separate maintenance from the co-applicant or other party; or (4) you are married to the co-applicant and reside in, or the property is located in, a community property State. If you are married, your spouse need not be jointly obligated with you on the loan and need not sign as a co-applicant unless item (2) above applies or unless the spouse's signature is required under state law to create a valid lien, pass clear title or waive inchoate rights to property.

APPLICANT	CO-APPLICANT
FULL NAME / DATE OF BIRTH	FULL NAME / DATE OF BIRTH
PRESENT ADDRESS – ☐ Own ☐ Rent Years Phone	PRESENT ADDRESS – ☐ Own ☐ Rent Years Phone
PREVIOUS ADDRESS (complete if less than 2 years at present address)	PREVIOUS ADDRESS (Complete if less than 2 years at present address)
MARITAL STATUS: COMPLETE FOR SECURED LOANS ONLY ☐ Married ☐ Separated ☐ Unmarried – (Includes Single, Divorced or Widowed)	MARITAL STATUS: COMPLETE FOR SECURED LOANS ONLY ☐ Married ☐ Separated ☐ Unmarried – (Includes Single, Divorced or Widowed)
DEPENDENTS: Do Not Include Co-Applicant — NO. / AGES	DEPENDENTS: Do Not Include Applicant or Dependents Listed by Applicant — NO. / AGES
SOCIAL SECURITY NO.	SOCIAL SECURITY NO.
NAME AND ADDRESS OF EMPLOYER – How Long Phone	NAME AND ADDRESS OF EMPLOYER – How Long Phone
Type of Business Position/Title	Type of Business Position/Title
PREVIOUS EMPLOYER – How Long (Complete if current job held less than two years)	PREVIOUS EMPLOYER – How Long (Complete if current job held less than two years)
Type of Business Position/Title	Type of Business Position/Title
Are there any unsatisfied judgments against you? Yes ☐ No ☐	Are there any unsatisfied judgments against you? Yes ☐ No ☐
In the last 7 years, have you been declared bankrupt? Yes ☐ No ☐	In the last 7 years, have you been declared bankrupt? Yes ☐ No ☐
Did you ever have credit in any other name? Yes ☐ No ☐	Did you ever have credit in any other name? Yes ☐ No ☐
If Yes, what name:	If Yes, what name:

IF SELF EMPLOYED, PLEASE SUBMIT BALANCE SHEET, PROFIT AND LOSS STATEMENT, AND COPY OF LATEST FEDERAL TAX RETURN

ASSETS

DEPOSITS IN CHECKING & SAVINGS ACCOUNTS			AMOUNT OR VALUE	
Name of Institution	Type	Account No.	Applicant	Co-Applicant
Net worth of Business Owned – Attach Current Financial Statement				
Vehicles – List Make Year Fully Paid 1) ☐ Yes ☐ No 2) ☐ Yes ☐ No				
Personal Property – Furniture, Art, Jewelry, etc.				
Stocks-Bonds-Name / Number / @Value Ea. / Pledged ☐ Yes ☐ No				
☐ Yes ☐ No				
Real Estate Owned				
TOTAL ASSETS ⇩				

INCOME

VERIFICATIONS REQUESTED [X]

Monthly Income	Applicant	Co-Applicant
Base Earnings ☐ Gross ☐ Net		
Overtime		
Bonuses–Commissions		
Dividends–Interest		
Other–Optional–See Remarks		
TOTAL INCOME ⇩		

Income Remarks – Note: Income from Alimony, Child Support or Maintenance Payments need not be disclosed if you do not wish to have it considered as a basis for repaying this obligation.

LIABILITIES – OBLIGATIONS – CREDIT REFERENCES

NOTE: LIST ALL PERSONAL, TRUST PARTNERSHIP, OR CORPORATE DEBTS. IF RECENTLY PAID OFF, LIST FOR CREDIT REFERENCE. INCLUDE DEBTS FOR 1ST AND 2ND LIEN LOANS (MORTGAGE OR TRUST DEED), AUTOS, APPLIANCES, FURNITURE, PERSONAL LOANS AND NOTES, CO-SIGNED NOTES, ALIMONY, SUPPORT PAYMENTS, AND CHARGE ACCOUNTS.

PURPOSE	(A)–Applicant; (CA)–Co-Applicant; (JT)–Jointly OWED TO (NAME & ADDRESS)	OFFICE USE VERIFICATION REQUESTED [X]	ACCOUNT NUMBER	MONTHLY PAYMENT	BALANCE OWED / Pay Out of Loan [X]
		☐		$	If Balance ☐
		☐		$	is Zero ☐
		☐		$	Indicate ☐
		☐		$	Date ☐
		☐		$	Closed in ☐
		☐		$	This Space ☐
			TOTAL LIABILITIES ⇩	$	$

1) ATTACH ADDITIONAL LIST IF MORE SPACE NEEDED.
2) IF ANY OBLIGATION IS PAST DUE – ATTACH LETTER OF EXPLANATION.

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REAL ESTATE OWNED

ADDRESS OF RESIDENCE PROPERTY	MORTGAGE HOLDER	ADDRESS OF MORTGAGE HOLDER	ACCOUNT NUMBER

PRESENT VALUE	DATE PURCHASED	PURCHASE PRICE	BALANCE FINANCED	MONTHLY PAYMENT	PRESENT BALANCE

INSURANCE

LIFE INSURANCE–COMPANY NAME AND ADDRESS	(A)–Applicant; (CA)–Co-Applicant; (JT)–Jointly	TYPE	FACE AMOUNT	CASH VALUE

INSURANCE ON AUTOMOBILE	Carrier:	Policy #:
Agent:	Address:	Phone:

PERSONAL REFERENCES

NAME OF NEAREST RELATIVE NOT LIVING WITH YOU OR PERSONAL REFERENCE	RELATIONSHIP	ADDRESS	CITY STATE	PHONE

AGREEMENT

The undersigned hereby declare and represent that they have read the foregoing Application, that all statements made therein are complete and true to their knowledge, that all financial and credit information of value to the consideration of this Loan Request has been given and that the statements are made and information given as an inducement to the Lender to grant the Loan for which this Application is made. The Applicant(s) authorize the Lender, or his Agent, to verify the information contained herein and to make such additional normal inquiries as reasonably may be related to or associated with this Application, from credit bureaus and from employers, creditors, and references listed on this Application, and agree that such information, along with this Application, shall remain the Lender's property.
The undersigned understand that the selection of a dealer or contractor is their responsibility and that this financial institution in no way guarantees equipment, materials or workmanship and that it is a federal crime punishable by fine or imprisonment or both to knowingly make any false statements concerning any of the above facts, as applicable under the provisions of Title 18, United States Code, Section 1014.

Accepted:

Applicant _____ Date _____

Driver's License No. _____

Issue Date _____ Expiration Date _____

Co-Applicant _____ Date _____

Driver's License No. _____

Issue Date _____ Expiration Date _____

☐ We intend to apply for joint credit _____ (Applicant's Initials) _____ (Co-Applicant's Initials)

LENDER USE

DISBURSEMENT DETAILS

Loan Proceeds ..... $_____

Official Fees ..... $_____

Credit Life Ins. Premium ..... $_____

Credit Disability Ins. Premium ..... $_____

Other ..... $_____

Amount Financed ..... $_____

FINANCE CHARGE ..... $_____

Service Charge ..... $_____

Interest ..... $_____

Total of Payments ..... _____

ANNUAL PERCENTAGE RATE ..... _____%

If secured by collateral, has an insurance loss payable been requested? ☐ Yes ☐ No

Is there a copy of the Insurance Policy in the file? ☐ Yes ☐ No

DESCRIPTION OF COLLATERAL

New ☐ / Used ☐ Year _____ Make _____

Model _____

Serial Number _____

Color _____ Body Style _____

No. of Cylinders _____ License Plate # _____

Sales Price $ _____ Invoice $ _____

Down Payment $ _____ Trade-In $ _____

Loan Requested $ _____ % to Price _____

Dealer Name: _____

Address: _____

Phone _____ Salesman: _____

OTHER COLLATERAL: _____

LOAN DISPOSITION

Loan ☐ Approved – ☐ Rejected – Amount $

Special Conditions:

Interest Rate: % ☐ Simple ☐ Add-on ☐ Discount

Term: months – Payment $ –1st Due:

Security:

Customer Notified Dealer Notified

Approved by Date

BUDGET ANALYSIS

① Total Monthly Income ..... $_____

Total Housing Expense ..... $_____

Payments on All Debts ..... $_____

Payment for This Loan ..... $_____

② Total All Payments ..... $_____

Debt to Income Ratio (Line 2 Divided by Line 1) _____%

Comments: _____