

Consumer Loan Application

Approved by: _____
 Date: _____

I. TYPE AND TERMS OF LOAN

Please indicate the type of credit desired: <input type="checkbox"/> HOME EQUITY LINE OF CREDIT <input type="checkbox"/> INSTALLMENT LOAN <input type="checkbox"/> SINGLE PAYMENT NOTE	Term/Due Date:	Purpose of Loan:
	Amount of Credit Requested: \$ _____	
	Interest Rate:	Collateral Description:

II. SUBJECT PROPERTY

(Complete this section only if the loan is to be secured by real estate)

Property Street Address		City	County	State	Zip
No. Units	Year Built	Year Acquired	Original Cost \$	Amt. Existing Liens \$	This is my: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Vacation Residence <input type="checkbox"/> Rental or Investment Property

This application is designed to be completed by the Borrower(s) with the Lender's assistance. The Co-Borrower questions must be completed and the appropriate box(es) checked if another person will be jointly obligated with the Borrower on the loan, or the Borrower is relying on income from alimony, child support or separate maintenance, or on the income or assets of another person as a basis for repayment of the loan, or the Borrower is married and resides, or the property is located in a community property state.

III. BORROWER INFORMATION

Borrower			Co-Borrower		
Borrower's Name (include Jr. or Sr. if applicable)			Co-Borrower's Name (include Jr. or Sr. if applicable)		
Social Security Number	Home Phone	Date of Birth	Social Security Number	Home Phone	Date of Birth
Years of School Completed	Dependents (not listed by Co-Borrower)		Years of School Completed	Dependents (not listed by Borrower)	

Marital Status (Do not complete if this is an application for individual unsecured credit):

Applicant: Married Separated Unmarried (including single, divorced, and widowed)
 Other Party: Married Separated Unmarried (including single, divorced, and widowed)

Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.	Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.
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If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.
Name of nearest relative not living with Joint Applicant or Other Party: Name: _____ Phone: _____ Relationship: _____ Address: _____	Name of nearest relative not living with Joint Applicant or Other Party: Name: _____ Phone: _____ Relationship: _____ Address: _____

IV. EMPLOYMENT INFORMATION

Borrower		Co-Borrower	
Name & Address of Employer <input type="checkbox"/> Self Employed	Yrs. on this job	Name & Address of Employer <input type="checkbox"/> Self Employed	Yrs. on this job
	Yrs. employed in this line of work/profession		Yrs. employed in this line of work/profession
Position/Title/Type of Business	Business Phone	Position/Title/Type of Business	Business Phone

If employed in current position for less than two years, or if currently in more than one position, complete the following:

Name & Address of Employer <input type="checkbox"/> Self Employed	Yrs. on this job	Name & Address of Employer <input type="checkbox"/> Self Employed	Yrs. on this job
	Yrs. employed in this line of work/profession		Yrs. employed in this line of work/profession
Position/Title/Type of Business	Business Phone	Position/Title/Type of Business	Business Phone

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expenses	Present
Base Empl. Income*	\$	\$	\$	Rent	\$
Overtime				First Mortgage (P&I)	
Bonuses				Other Financing (P&I)	
Commissions				Hazard Insurance	
Dividends/Interest				Real Estate Taxes	
Net Rental Income				Mortgage Insurance	
Other (before completing see the notice in "describe other income," below)				Homeowner Insurance	
				Other:	
TOTAL	\$	\$	\$	TOTAL	\$

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C	Monthly Amount
	\$

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise separate Statements and Schedules are required. If the Co-Borrower section was completed about a spouse, this statement and supporting schedules must be completed about that spouse also. Completed Jointly Not Jointly

ASSETS	Cash or Market Value	LIABILITIES		Monthly Payt. & Mos. Left to Pay	Unpaid Balance
<i>List checking and savings accounts below</i>					
Name of Bank, S&L, or Credit Union		Name of Company		\$ Payt./Mos.	\$
Acct. No.	\$	Acct. No.			
Name of Bank, S&L, or Credit Union		Name of Company		\$ Payt./Mos.	\$
Acct. No.	\$	Acct. No.			
Name of Bank, S&L, or Credit Union		Name of Company		\$ Payt./Mos.	\$
Acct. No.	\$	Acct. No.			
Name of Bank, S&L, or Credit Union		Name of Company		\$ Payt./Mos.	\$
Acct. No.	\$	Acct. No.			
Stocks & Bonds (Company name/number & description)		Name of Company		\$ Payt./Mos.	\$
Life Insurance net cash value		Acct. No.			
Face amount: \$	\$	Name of Company		\$ Payt./Mos.	\$
Subtotal Liquid Assets	\$				
Real estate owned (enter market value from schedule of real estate owned)	\$	Acct. No.			
Vested interest in retirement fund	\$	Name of Company		\$ Payt./Mos.	\$
Net worth of business(es) owned (attached financial statement)	\$	Acct. No.			
Automobiles owned (make and year)	\$	Name of Company		\$ Payt./Mos.	\$
Other Assets (itemize)		Acct. No.			
		Alimony/Child Support/Separate Maintenance Payments Owed to:		\$	
		Job Related Expense (Child care, union dues, etc.)		\$	
		Total Monthly Payments		\$	
Total Assets a.	\$	Net Worth (a minus b)	\$	Total Liabilities b.	

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet).

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
	Totals	\$	\$	\$	\$	\$	\$

VII. DECLARATIONS

If you answer "yes" to any questions, please use continuation sheet for explanation.

Borrower

Yes No
 Yes No
 Yes No

Are you a party to a law suit?
 Are there any outstanding judgments against you?
 Have you been declared bankrupt within the past 7 years?

Co-Borrower

Yes No
 Yes No
 Yes No

I submit this statement to obtain credit and certify that all information herein is true and complete, and I understand that any willful misrepresentation on this application could result in a fine and/or imprisonment under the provisions of the United States Criminal Code 18 USC 1014. I authorize you or any credit bureau or other investigative agency that you select, to investigate any references herein listed or statements or other data given by me or by any other person, pertaining to my credit and financial responsibility. If you deny me credit, or terminate it, I am entitled to a clear and meaningful statement in writing of the reasons for denial or termination if I request it.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	