## **CONSUMER LOAN APPLICATION**

	IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT  To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each														
person who opens an account.  What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your															
driver's license or other identifying documents.															
TO: Neme/Address of Lender					, W	What type of credit are you requesting? (Please check appropriate box:)  SECURED UNSECURED OPEN-END LINE CLOSED-END									
						INDIVIDUAL (OV	wn i	income or a	nssets)	OF CREDIT	•	TE	RM LOAN		
					L	JOINT (please in			issets plu	is income or as	ssets :	from other so			
Loan Amount	Interest Rate Term				F	Payment		Purpose COSIC							
							L								
APPLICANT/COSIGNER INFORMATION  Name (Last) (First) (MI) (Suffix) Taxpayer ID Number (SSN/TIN) Date of Birth															
Street Address Driver's License/ID Number State Home Phone Number															
Street Address															
City	ZIP Code			County			How Lo	ng There	No.	of Dependen	s Age of Dependent				
Previous Address (if less than 2 years at current address)															
Employer Address Phone Number															
Position			How Long		Gross Net Weekly Monthly \$						\$				
Previous Employer Address				Н	ow	Often Paid	T	Average Monthly Ov Position			ne Pay \$	How Long			
Nearest Relative Not Living With You									Relations						
Address			City			State				ZIP Code	Rel	ative's Phone	Number		
Immigration Status U.S. Citizen Perm. Resident of U.S. Other:															
Marital Status: Do not complete if this application is for individual unsecured credit unless responding party resides in a community property state or is relying on property located in such a state for repayment of the credit requested.  Married Separated Unmarried (including single, divorced, and widowed)															
Other Income: Amount \$ Frequency Source															
Alimony, Child Support, Separate Maintenance Payments: You are not required to disclose income from alimony, child support, or separate maintenance payments. However, if you are relying on income from alimony, child support, or separate maintenance payments as a basis for repayment of this obligation, please complete the information below.															
Payment Received Pursuant to: Court Order Written Agreement Oral Understanding															
Alimony per Month \$ Child Support per Month \$ Separate Maintenance Payment per Month \$  CO-APPLICANT INFORMATION															
Name (Last) (First)						(MI) (Suffix) Taxpayer ID Nu			Number (SSN/TIN)			Date of Birth			
Street Address					Driver's License/ID Number			State			Home Phone Number				
City State				de	County				How Lo	ong There	No.	of Dependen	ts Age of Dependent		
Previous Address (if less than 2 years at current address)															
Employer Address											Phone Number				
Position	How Long						Weekly Monthly \$								
Previous Employer	dress		low	v Often Paid			Aver Position	age Monthly O	vertin	How Long					
Nearest Relative Not Living With You					Relationship					ship					
Address City						State ZIP Code					Relative's Phone Number				
Immigration Status U.S. C	itizan Dores Bar	sident of U.S	S. Other:	_	_				- <u>-</u>						
Marital Status: Married	Separated		<del></del>	ng sin	gle,	divorced, and widow	wed	1)	_						
Other Income: Amount \$	<del></del>		quency				;	Source							
Alimony, Child Support, Separate Maintenance Payments: You are not required to disclose income from alimony, child support, or separate maintenance payments. However, if you are relying on income from alimony, child support, or separate maintenance payments as a basis for repayment of this obligation, please complete the information below.															
Payment Received Pursuant to: Court Order Written Agreement Oral Understanding															
Alimony per Month \$ Child Support per Month \$ Separate Maintenance Payment per Month \$  ADDITIONAL INFORMATION															
Other Income: Applicant • Amount \$ • Source  Other Income: Co-Applicant • Amount \$ • Source															
If you, a joint applicant, or other party answers "yes" to any of the following questions, please explain in the space provided.															
Are you a guarantor or co-maker of any leases, contracts, or debts? Applicant: Yes No Joint Applicant/Other Party: Yes No															
Are there any suits or judgments pending against you?  Applicant: Yes No Joint Applicant/Other Party: Yes No															
Have you been declared bankrupt i	in the last 10 years?		Applicant:	Yes		No		Joint A	pplicant/0	Other Party:		Yes	No		

COLLATERAL INFORMATION													
	Secure Account: The description should	include m	ake, year, length, l	oan value,	selling price,	existing liens, serial	numbers, name(s)	of titleholde	r(s), legal de	scription	, licen	se or	
registration numbers, etc., as may be applicable.													
<b></b>				CURREN'	TASSETS						_		
Please attach additional sheet(s) if more space is required for the Current Assets section.													
	DESCRIPTION OF ASSET			OWNE	R NAME(S)		SUBJECT TO LIEM	VALUE					
									1				
							<del> </del>		<del> </del>				
			<del></del>				<b></b>		-				
					ļ		<b></b>						
Total Asset	s from Addendum												
TOTAL ASS	SETS				l								
OUTSTANDING DEBTS													
The following are all of the loans or debts you presently owe, including charge accounts, installment contracts, credit cards, rents, mortgages, alimony, child support, and separate maintenance payments you are obligated to make. Please attach additional sheet(s) if more space is required.													
Use the first column (Applicant Code) to indicate whether the debt is the responsibility of the Applicant (A), Co-Applicant (C), or Joint Applicants (J).													
APPLICANT	APPLICANT				ORIGINA		CURRENT	NTHLY Check box if to be					
CODE	NAME OF CREDITOR		NUMBER		AMOU	NT .	BALANCE	PAY	PAYMENTS		paid from proceeds		
			<u>-</u>							1	$\Box$	<u> </u>	
<b>-</b>		<del> </del>	-	<del>-  </del>						+	Ħ	<u> </u>	
								+					
	Total Debts from Addendum							+		+			
	TOTAL DEBTS												
If this loan is for a personal, family or household purpose and is secured in whole or in part by a lien on real estate, please complete the information below.													
Name of Attorney (to represent you in all matters relating to the closing of this transaction)													
Name of Insurance Agent (to furnish hezard and flood property insurance in connection with this mortgage)													
į													
(If joint application, read singular pronouns in the plural.) I warrant the truth of the information contained in this application and that all statements made in this application are made for the purpose													
of obtaining the loan applied for. I warrant that the financial obligations I disclosed in this application and in support of this application are complete and that I have no other outstanding financial													
obligations of any kind, including any guarantor or cosigner liability. Lender, its agents, successors, and assigns, will rely on the information contained in this application, and I have a continuing obligation to amend and supplement the information provided in this application if any of the material facts I represented should change before closing. If I have left any spaces in this application													
	er, its agenta, successors, and assigns, may on I provided to Lender, its agents, successo		•							-			
	agents, successors, and assigns, have not p		•					-		-			
	who may properly receive that information. Internal Revenue Service, I understand tha							•			-		
	that if the Social Security Number is incorr whether or not my credit request is approved		may be subject to	Internal Re	venue Service	penalties. I unders	stand Lender, its age	nts, succes	sors, and ass	igns, wi	ii kee;	p this	
Certification	: I certify that the information provided in t	his applica											
	nal or negligent misrepresentations of the inf the provisions of Title 18, United States Cou												
who may su	iffer any loss due to reliance upon any misre		on I made in this app	olication or i	n any other m	anner.							
Signature o	f Applicant or Cosigner		Date Signature of Co-Applicant						Date				
İ													
CREDITOR USE ONLY													
Loan Approval (Indicate Conditions of Loan, if Any)													
This applica	tion was taken by: Face-to-Face	nterview	Mail		elephone	Internet							
Principal Reason(s) For Adverse Action Concorning Credit													
	redit File			·									
II—	ficient Number of Credit References Provided	Unacceptable Type of Credit References				Unable to Verify Credit References							
Limited Credit Experience				ł	it Performanc	<u> </u>	ify Employme ify Income	ent					
I <del>├──</del> ┤	Collection Action or Judgment				y or irregular i								
Garnishment or Attachment			<u> </u>	ł	it Length of Ei	nployment Amount of Credit Re	<b>├</b> ──	Unable to Verify Residence  Value or Type of Collateral Not Su					
Foreclosure or Repossession			ł		Relation to Income		Value or Type of Collateral Not Unacceptable Appraisal						
Delinquent Credit Obligations (past or present with others)				1	Residence			tate					
Bankruptcy					t Length of R	esidence	Unacceptable Leasehold Estate  We Do Not Grant Credit to Any Applic.					t	
Number of Recent Inquiries on Credit Bureau Report				J		o	the Terms	and Condition	ns You R	eques	it.		
Othe	r - Specify:												
Customer Identification Program (CIP) Record Information (Describe Additional Data Collected Pursuant to Institution's CIP)													
Applicant/Cosigner:													
Applicant/Cosigner Information Collected and Verified in Accordance with CIP (initial)													
Co-Applicant:													
Co-Applicant Information Collected and Verified in Accordance with CIP (initial)													
╚┸	ppiicant information Collected and Ventied if	i Accordal	ica with CIP (INTIBI)										