

CONSUMER LOAN APPLICATION

CREDIT REQUESTED

Account Requested <input type="checkbox"/> Individual <input type="checkbox"/> Joint We intend to apply for joint credit. _____ Applicant Co-Applicant	Amt. Requested	# of Payments	Preferred Pmt. Amt.	Preferred Pmt. Day	Market Survey
	Specific Purpose of Loan				
	Collateral Offered				

COMPLETION INSTRUCTIONS FOR APPLICANT

Complete the Applicant Information section for the first Applicant. Mark the appropriate box to indicate whether the applicant is applying as a Borrower, Cosigner, Guarantor, Grantor (of collateral), or Other for a different capacity. If the Applicant is married, he or she may apply for individual credit.

APPLICANT INFORMATION:	<input type="checkbox"/> Borrower <input type="checkbox"/> Cosigner <input type="checkbox"/> Guarantor <input type="checkbox"/> Grantor <input type="checkbox"/> Other: _____
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Applicant's Full Name (First M.I. Last)	Social Security No.	Former Names & Aliases			
Home Phone	Date of Birth	Driver's License No.	Ages of Dependents	Years of Education	Years in Current Profession

ADDRESS INFORMATION

Home Address (Street, City, State, Zip Code) (If rural, show Road and Box No.)	Since	<input type="checkbox"/> Rent <input type="checkbox"/> Own
Mailing Address (Street or P.O. Box, City, State, Zip Code)		
Previous Home Address (Street, City, State, Zip Code)	From	To

EMPLOYMENT INFORMATION

Applicant's Employer (If Self-Employed, Name and Nature of Business.)			Business Address (Street, City, State, Zip Code)		
Type of Business	Supervisor	Phone No.	Title/Position	Since	Salary per
Second Employer (If Self-Employed, Name and Nature of Business.)			Business Address (Street, City, State, Zip Code)		
Type of Business	Supervisor	Phone No.	Title/Position	Since	Salary per

PERSONAL REFERENCES

Name	Address (Street or P.O. Box, City, State, Zip Code)	Phone No.	Relationship

COMPLETION INSTRUCTIONS FOR CO-APPLICANTS

(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: _____
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Co-Applicant's Full Name (First M.I. Last)	Social Security No.	Former Names and Aliases			
Home Phone	Date of Birth	Driver's License No.	Ages of Dependents	Years of Education	Years in Current Profession

ADDRESS INFORMATION

Home Address (Street, City, State, Zip code) (If rural, show Road and Box No.)	Since	<input type="checkbox"/> Rent <input type="checkbox"/> Own
Mailing Address (Street or P.O. Box, City, State, Zip Code)		
Previous Home Address (Street, City, State, Zip Code)	From	To

EMPLOYMENT INFORMATION

Co-Applicant's Employer (If Self-Employed, Name and Nature of Business)			Business Address (Street, City, State, Zip Code)		
Type of Business	Supervisor	Phone No.	Title/Position	Since	Salary per
Second Employer (If Self-Employed, Name and Nature of Business)			Employer's Address (Street, City, State, Zip Code)		
Type of Business	Supervisor	Phone No.	Title/Position	Since	Salary per

PERSONAL REFERENCES

Name	Address (Street or P.O. Box, City, State, Zip Code)	Phone No.	Relationship

QUESTIONS

Applicant (1)	Co-Applicant (2)	Explanation (Please use an attached 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 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 this lender?
<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?

PREVIOUS CREDIT REFERENCES

Names Credit Listed In	Loan Purpose	Creditor Name and Address	Account No.	Highest Balance	Date Paid
<input type="checkbox"/> App <input type="checkbox"/> CoApp <input type="checkbox"/> Other				\$	
<input type="checkbox"/> App <input type="checkbox"/> CoApp <input type="checkbox"/> Other				\$	
<input type="checkbox"/> App <input type="checkbox"/> CoApp <input type="checkbox"/> Other				\$	
<input type="checkbox"/> App <input type="checkbox"/> CoApp <input type="checkbox"/> Other				\$	

SCHEDULE OF OTHER INCOME

NOTICE: 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.
 Alimony, child support, separate maintenance received under Court Order Written Agreement Oral Understanding Other: _____

PARTIES INCOME TYPES: A-Alimony/Child Support B-Bonuses C-Commissions I-Interest & Dividends O-Overtime R-Retirement X-Other

App	CoA	Joint	Type	Description	Amount	Frequency

PERSONAL PROPERTY

PARTIES A=Automobiles B=Boats & Recreational Vehicles C=Collectibles H=Household Goods M=Manufactured Homes O=Other

App	CoA	Joint	Type	Description	Value	Subject to Debt	App	CoA	Joint	Type	Description	Value	Subject to Debt

SCHEDULE OF REAL ESTATE OWNED

PARTIES TYPES: S=Single Family D=Duplex T=Triplex F=Four-Plex C=Condominium P=P.U.D. L=Land O=Summary/Other

App	CoA	Joint	Type	Property Disposition	<input type="checkbox"/> Sold <input type="checkbox"/> Pending Sale <input type="checkbox"/> Rental <input type="checkbox"/> N/A			
			Description	Property Address	Date Acquired	Cost	Principle Residence <input type="checkbox"/> Yes <input type="checkbox"/> No	
			Current Market Value	Total Mortgages & Liens	Gross Rental Income	Taxes, Ins, Maint.	Net Rental Income	
Creditor 1 Name & Address					Unpaid Balance	Pmt. Amt.	Per	Lien Position <input type="checkbox"/> First Lien <input type="checkbox"/> Junior Lien
Creditor 2 Name & Address					Unpaid Balance	Pmt. Amt.	Per	Lien Position <input type="checkbox"/> First Lien <input type="checkbox"/> Junior Lien

App	CoA	Joint	Type	Property Disposition:	<input type="checkbox"/> Sold <input type="checkbox"/> Pending Sale <input type="checkbox"/> Rental <input type="checkbox"/> N/A			
			Description	Property Address	Date Acquired	Cost	Principal Residence <input type="checkbox"/> Yes <input type="checkbox"/> No	
			Current Market Value	Total Mortgages & Liens	Gross Rental Income	Taxes, Ins, Maint.	Net Rental Income	
Creditor 1 Name & Address					Unpaid Balance	Pmt. Amt.	Per	Lien Position <input type="checkbox"/> First Lien <input type="checkbox"/> Junior Lien
Creditor 2 Name & Address					Unpaid Balance	Pmt. Amt.	Per	Lien Position <input type="checkbox"/> First Lien <input type="checkbox"/> Junior Lien

App	CoA	Joint	Type:	Property Disposition:	<input type="checkbox"/> Sold <input type="checkbox"/> Pending Sale <input type="checkbox"/> Rental <input type="checkbox"/> N/A			
			Description	Property Address	Date Acquired	Cost	Principal Residence <input type="checkbox"/> Yes <input type="checkbox"/> No	
			Current Market Value	Total Mortgages & Liens	Gross Rental Income	Taxes, Ins, Maint.	Net Rental Income	
Creditor 1 Name & Address					Unpaid Balance	Pmt. Amt.	Per	Lien Position <input type="checkbox"/> First Lien <input type="checkbox"/> Junior Lien
Creditor 2 Name & Address					Unpaid Balance	Pmt. Amt.	Per	Lien Position <input type="checkbox"/> First Lien <input type="checkbox"/> Junior Lien

CREDIT LIFE AND DISABILITY INSURANCE

Applicant desires the following voluntary insurance: Credit Life Credit Disability Involuntary Unemployment
 Co-Applicant desires the following voluntary insurance: Credit Life Credit Disability Involuntary Unemployment

APPLICANT SIGNATURE(S)

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.

Applicant:

Applicant_____
Date_____
Co-Applicant_____
Date