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CONSUMER LOAN APPLICATION

IMPORTANT APPLICANT INFORMATION Federal law requires financial institutions to obtain information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill the requirement. In some instances we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

TYPE OF CREDIT REQUESTED

IMPORTANT: Check (X) the appropriate boxes below and complete the appropriate sections.

- SECURED INDIVIDUAL CREDIT - relying solely on my income or assets
 UNSECURED INDIVIDUAL CREDIT - relying on my income or assets as well as income or assets from other sources
 JOINT CREDIT - We intend to apply for joint credit (initial here) _____

FOR CREDITOR USE

DATE _____ CLASS NO. _____
 ACCOUNT NO. _____
 APPROVED BY _____
 DECLINED BY _____

AMOUNT REQUESTED \$	FOR HOW LONG	PAYMENT DATE DESIRED	DESIRED REPAYMENT SCHEDULE <input type="checkbox"/> MONTHLY <input type="checkbox"/> _____	PROCEEDS OF LOAN TO BE USED FOR _____
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SECTION A – INDIVIDUAL APPLICATION INFORMATION

NAME (Last, First, Middle) _____

BIRTHDATE	TELEPHONE	DRIVER'S LICENSE NO.	SOCIAL SECURITY NO.	NO. DEPENDENTS	AGES OF DEPENDENTS
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ADDRESS (Street, City, State & Zip) _____

PREVIOUS ADDRESS (Street, City, State & Zip) (Complete if less than 3 years at present address) _____ COUNTY _____ Do you Own Rent HOW LONG? _____

CURRENT EMPLOYER (Company Name & Address) _____ HOW LONG? _____

BUSINESS PHONE EXT. _____ POSITION OR TITLE _____ SALARY PER MONTH GROSS: \$ _____ NET: \$ _____

PREVIOUS EMPLOYER (Company Name & Address) _____ HOW LONG? _____

NAME & ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU _____ RELATIONSHIP _____ TELEPHONE NO. WITH AREA CODE _____

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 SOURCES OF INCOME _____ AMOUNT PER MONTH \$ _____

Is any income listed in this section likely to be reduced before the credit request is paid off?
 No Yes (Explain) _____

Have you previously received credit from us?
 No Yes When? _____

SECTION B – JOINT APPLICANT OR OTHER PARTY INFORMATION

Complete only if: for joint credit, for individual credit relying on income or assets from other sources, or applicant is married and resides in a community property state.

NAME (Last, First, Middle) _____

BIRTHDATE	TELEPHONE	DRIVER'S LICENSE NO.	SOCIAL SECURITY NO.	NO. DEPENDENTS	AGES OF DEPENDENTS
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ADDRESS (Street, City, State & Zip) _____

PREVIOUS ADDRESS (Street, City, State & Zip) (Complete if less than 3 years at present address) _____ COUNTY _____ Do you Own Rent HOW LONG? _____

EMPLOYER (Company Name & Address) _____ HOW LONG? _____

BUSINESS PHONE EXT. _____ POSITION OR TITLE _____ SALARY PER MONTH GROSS: \$ _____ NET: \$ _____

PREVIOUS EMPLOYER (Company Name & Address) _____ HOW LONG? _____

NAME & ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU _____ RELATIONSHIP _____ TELEPHONE NO. WITH AREA CODE _____

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

SOURCES OF INCOME _____ AMOUNT PER MONTH \$ _____

Is any income listed in this section likely to be reduced before the credit request is paid off?
 No Yes (Explain) _____

Have you previously received credit from us?
 No Yes When? _____

SECTION C – MARITAL STATUS

Complete only for joint credit or secured credit, or if applicant resides in a community property state or if relying on property located in such a state and is a basis for repayment of the credit requested.

APPLICANT	<input type="checkbox"/> Married	<input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (including single, divorced, widowed)
CO-APPLICANT	<input type="checkbox"/> Married	<input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (including single, divorced, widowed)

SECTION D – ASSET & DEBT INFORMATION

If Section B has been completed, the Section should be completed giving information about both the Applicant and Joint Applicant or Other Person. Please mark Applicant-related information with an "A" if Section B was not completed, only give information about the Applicant in this Section.

ASSETS OWNED (Use separate sheet if necessary.)

DESCRIPTION OF ASSETS	NAME IN WHICH THE ACCOUNT IS CARRIED	SUBJECT TO DEBT?	BALANCE/VALUE
CHECKING ACCOUNT NUMBER(S) (where)			
SAVINGS ACCOUNT NUMBER(S) (where)			
CERTIFICATE OF DEPOSIT(S) (where)			
MARKETABLE SECURITIES (issuer, type, no. of shares)			
REAL ESTATE (location, date acquired)			
LIFE INSURANCE (issuer, face value)			
AUTOMOBILES (make, model, year)			
OTHER (list)			
OTHER (list)			
TOTAL ASSETS			

OUTSTANDING DEBTS (Include charge accounts, installment contracts, credit cards, rent, mortgages and other obligations. Use separate sheet if necessary.)

CREDITOR	ACCOUNT NUMBER	NAME IN WHICH THE ACCOUNT IS CARRIED	ORIGINAL AMOUNT	PRESENT BALANCE	MONTHLY PAYMENTS
LANDLORD OR MORTGAGE HOLDER)	<input type="checkbox"/> Rent Payment <input type="checkbox"/> Mortgage		\$ _____	\$ _____	\$ _____
AUTOMOBILES (describe)			\$ _____	\$ _____	\$ _____
			\$ _____	\$ _____	\$ _____
			\$ _____	\$ _____	\$ _____
			\$ _____	\$ _____	\$ _____
TOTAL DEBTS			\$ _____	\$ _____	\$ _____

Complete the following information about both the Applicant and Joint Applicant or Other Person (if applicable)

Are you obligated to make Alimony, Support or Maintenance Payments? No Yes

If yes, to (Name & Address) _____ Amt. per month \$ _____

Are you a co-maker, endorser, or guarantor on any loan or contract? No Yes If yes, for whom? _____ To whom _____

Are there any unsatisfied judgments against you? No Yes If yes, to whom owed? _____ Amount \$ _____

Have you been declared bankrupt in the past 10 years? No Yes If yes, where? _____ Year _____

SECTION E – SECURED CREDIT

Complete only if credit is to be secured. Briefly describe the property to be given as security.

PROPERTY DESCRIPTION

NAMES & ADDRESSES OF ALL CO-OWNERS OF THE PROPERTY

SIGNATURES I certify that everything I have stated in this application is correct. Lender may keep this application whether or not it is approved. By signing below I authorize Lender to check my credit and employment history and to answer questions others may ask Lender about my credit record with Lender. I understand that I must update credit information at Lender's request if my financial condition changes.

Applicant _____ Date _____

Co-Applicant (if applicable) _____ Date _____