

# CONSUMER LOAN APPLICATION

## CREDIT REQUESTED

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

## 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:      Borrower   Cosigner   Guarantor   Grantor   Other:

Applicant's Full Name (First M.I. Last)		Social Security Number	Former Names and Aliases		
Home Phone	Date of Birth	Driver's License Number	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"/> Own <input type="checkbox"/> Rent
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 Number	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 Number	Title / Position	Since	Salary per

## PERSONAL REFERENCES

Name	Address (Street or P.O. Box, City, State, Zip Code)	Phone Number	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:      Borrower   Cosigner   Guarantor   Grantor   Other:

Co-Applicant's Full Name (First M.I. Last)		Social Security Number	Former Names and Aliases		
Home Phone	Date of Birth	Driver's License Number	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"/> Own <input type="checkbox"/> Rent
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 Number	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 Number	Title / Position	Since	Salary per	

**PERSONAL REFERENCES**

Name	Address (Street or P.O. Box, City, State, Zip Code)	Phone Number	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 Number	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



**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	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 and Address				Unpaid Bal.	Pmt. Amt.	Per	Lien Position	<input type="checkbox"/> First Lien <input type="checkbox"/> Junior Lien
Creditor 2 Name and Address				Unpaid Bal.	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 and Address				Unpaid Bal.	Pmt. Amt.	Per	Lien Position	<input type="checkbox"/> First Lien <input type="checkbox"/> Junior Lien
Creditor 2 Name and Address				Unpaid Bal.	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 and Address				Unpaid Bal.	Pmt. Amt.	Per	Lien Position	<input type="checkbox"/> First Lien <input type="checkbox"/> Junior Lien
Creditor 2 Name and Address				Unpaid Bal.	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 and agree that Lender may obtain, use and share my state and federal tax return information for purposes of: 1) reviewing and responding to this loan application; 2) originating the loan; 3) servicing the loan; 4) selling or transferring all or a part of the loan or any interest in it; and (5) internal marketing analysis, marketing to me/us, and other marketing as permitted by law. 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, tax return information consent, and authorizations extend not only to Lender, but also to Third Parties, including loan servicers, any insurer of the loan, government agency loan guarantors, marketing companies, and to any investor to whom Lender may sell all or any part of the loan, as well as to the affiliates, agents, and any successors and assigns of Lender and Third Parties. 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:**

X \_\_\_\_\_ Date X \_\_\_\_\_ Date  
 Applicant Co-Applicant

**Applicant(s) Complete Information for Government Monitoring Purposes on the last page.**

**TO BE COMPLETED BY INTERVIEWER**

Applicant information was provided:  
 In a face-to-face interview  
 In a telephone interview  
 By the applicant and submitted by fax or mail  
 By the applicant and submitted via e-mail or the internet

Co-Applicant information was provided:  
 In a face-to-face interview  
 In a telephone interview  
 By the applicant and submitted by fax or mail  
 By the applicant and submitted via e-mail or the internet

Interviewer: \_\_\_\_\_  
 Interviewer's Phone Number: \_\_\_\_\_

Name and Address of Interviewer's Employer: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**FOR LENDER'S USE ONLY**

Officer No. / Name	Approved By	Concurrence By (If Needed)	Committee Date	Decision Date
Branch	Application Date	Application No.	Commitment No.	Loan No.
Originator Name		Loan Origination Company's Name		
Mortgage Loan Originator Unique Identifier, if applicable:		Mortgage Loan Origination Company Identifier, if applicable:		
Decision and Comments: <input type="checkbox"/> Approved <input type="checkbox"/> Denied <input type="checkbox"/> Incomplete <input type="checkbox"/> Counteroffer <input type="checkbox"/> Conditional Approval <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other: _____				

## Information for Government Monitoring Purposes

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, race, and sex) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race". The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, race, and sex on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

### Applicant:

**Ethnicity:** Check one or more

- Hispanic or Latino
- Mexican
  - Puerto Rican
  - Cuban
  - Other Hispanic or Latino - Print origin, for example, Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:
- 

- Not Hispanic or Latino
- I do not wish to provide this information

**Race:** Check one or more

- American Indian or Alaskan Native - Print name of enrolled or principal tribe:
- 

- Asian
- Asian Indian
  - Chinese
  - Filipino
  - Japanese
  - Korean
  - Vietnamese
  - Other Asian - Print race, for example, Hmong, Laotian, Thai, Pakistani, Cambodian, and so on:
- 

- Black or African American
- Native Hawaiian or Other Pacific Islander
- Native Hawaiian
  - Guamanian or Chamorro
  - Samoan
  - Other Pacific Islander - Print race, for example, Fijian, Tongan, and so on:
- 

- White
- I do not wish to provide this information

**Sex:**

- Female
- Male
- I do not wish to provide this information

### To Be Completed by Financial Institution (for an application taken in person):

Was the ethnicity of the applicant collected on the basis of visual observation or surname?

- Yes
- No

Was the race of the applicant collected on the basis of visual observation or surname?

- Yes
- No

Was the sex of the Applicant collected on the basis of visual observation or surname?

- Yes
- No

### Co-Applicant:

**Ethnicity:** Check one or more

- Hispanic or Latino
- Mexican
  - Puerto Rican
  - Cuban
  - Other Hispanic or Latino - Print origin, for example, Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:
- 

- Not Hispanic or Latino
- I do not wish to provide this information

**Race:** Check one or more

- American Indian or Alaskan Native - Print name of enrolled or principal tribe:
- 

- Asian
- Asian Indian
  - Chinese
  - Filipino
  - Japanese
  - Korean
  - Vietnamese
  - Other Asian - Print race, for example, Hmong, Laotian, Thai, Pakistani, Cambodian, and so on:
- 

- Black or African American
- Native Hawaiian or Other Pacific Islander
- Native Hawaiian
  - Guamanian or Chamorro
  - Samoan
  - Other Pacific Islander - Print race, for example, Fijian, Tongan, and so on:
- 

- White
- I do not wish to provide this information

**Sex:**

- Female
- Male
- I do not wish to provide this information

Was the ethnicity of the co-applicant collected on the basis of visual observation or surname?

- Yes
- No

Was the race of the co-applicant collected on the basis of visual observation or surname?

- Yes
- No

Was the sex of the co-Applicant collected on the basis of visual observation or surname?

- Yes
- No