



Consumer Loan Application

IMPORTANT: READ THESE DIRECTIONS BEFORE COMPLETING THE APPLICATION.

If you are applying for individual credit in your own name, and are not relying on alimony, child support or separate maintenance payments or on the income or assets of another person as the basis for repayment of the credit requested, complete only sections A and C (if applicable).

Tell us about your request. This loan is for: _____ Individual credit _____ Joint credit _____ **Sign or initial**

Purpose of the loan is: _____ **Amount Requested:** \$ _____

Description of Collateral: _____ **Terms Requested in Months** _____

SECTION A – INFORMATION REGARDING APPLICANT

Name (First, Middle Initial, Last)	Social Security Number	Date of Birth	Residential Status (circle) Homeowner Rent Other
_____	_____	_____	_____
Current Address: Street	City	State	Zip
_____	_____	_____	_____
How long at this address?	Home phone number		_____
Complete if moved to current address less than 2 years ago	Drivers License Number/Expiration		Cell phone number
_____	_____		_____
Mortgage Holder or Landlord	Mortgage or Rent Payment	Mortgage Balance (if homeowner)	Est. Value of Home
_____	_____	_____	_____
Nearest Relative Not Living with You	Relationship to you		Home phone number
_____	_____		_____
Current Employee Information	Employer Name	Current Position/Title	
☐ Employed ☐ Homemaker	_____	_____	
☐ Self-employed ☐ Student	Number of years with current employer	Previous Employer (if at present jobless than 2 years)	
☐ Retired ☐ Other	_____	_____	
If self-employed, attach 2 years of tax returns.	Work Phone Number	Email Address	
	_____	_____	
	*Gross (Before Tax) annual income		
	Salary \$ _____		
	Notice: Alimony, child support, or separate maintenance need not be revealed if you do not want it considered as a basis for repaying this obligation.		
	Other income \$ _____ Source: _____		

SECTION B – INFORMATION REGARDING JOINT APPLICANT

Name (First, Middle Initial, Last)	Social Security Number	Date of Birth	Residential Status (circle) Homeowner Rent Other
_____	_____	_____	_____
Current Address: Street	City	State	Zip
_____	_____	_____	_____
How long at this address?	Home phone number		_____
Complete if moved to current address less than 2 years ago	Drivers License Number/Expiration		Cell phone number
_____	_____		_____
Mortgage Holder or Landlord	Mortgage or Rent Payment	Mortgage Balance (if homeowner)	Est. Value of Home
_____	_____	_____	_____
Nearest Relative Not Living with You	Relationship to you		Home phone number
_____	_____		_____
Current Employee Information	Employer Name	Current Position/Title	
☐ Employed ☐ Homemaker	_____	_____	
☐ Self-employed ☐ Student	Number of years with current employer	Previous Employer (if at present job less than 2 years)	
☐ Retired ☐ Other	_____	_____	
If self-employed, attach 2 years of tax returns.	Work Phone Number	Email Address	
	_____	_____	
	*Gross (Before Tax) annual income		
	Salary \$ _____		
	Notice: Alimony, child support, or separate maintenance need not be revealed if you do not want it considered as a basis for repaying this obligation.		
	Other income \$ _____ Source: _____		

Please read and sign the following:

Everything that I have stated in this application is correct to the best of my knowledge. I understand that you will retain this application whether or not it is approved. You are authorized to check my credit and employment history and to answer questions about your credit with me.

Federal Law requires that all financial institutions to obtain verify and record information that identifies each person who applies for a loan. What this means for you: When you apply, we will ask you 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.

By signing, I acknowledge that I have received a copy of this form on today's date. Unless this disclosure is provided electronically, or I have applied for credit by mail, I also acknowledge that you have provided this disclosure to me orally.

Applicant's Signature

Date

Co-Applicant's Signature

Date

For Internal Use:

Amount Requested: _____ Term requested in Months _____ Purchase Money Y/N _____ Expected closing date _____

Collateral: _____ Special Conditions: _____ Risk Rating: _____

Officer Approval: _____ Secondary Officer Approval _____ Terms Approved _____
