



Consumer Loan Application

(3/2011)

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 Employed Homemaker Self-employed Student Retired Other If self-employed, attach 2 years of tax returns.	Employer Name	Current Position/Title			
	Number of years with current employer	Previous Employer (if at present jobless than 2 years)			
	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 Employed Homemaker Self-employed Student Retired Other If self-employed, attach 2 years of tax returns.	Employer Name	Current Position/Title			
	Number of years with current employer	Previous Employer (if at present job less than 2 years)			
	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 _____
