

Consumer Loan Application (Non-Real Estate)

IMPORTANT APPLICANT INFORMATION: Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this 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.

Date of Application:		Loan Amount Requested:	
How Long:		Payment Date Desired:	
Repayment:	<input type="checkbox"/> Monthly or <input type="checkbox"/> Other		
Loan purpose:			
Collateral Type:	<input type="checkbox"/> Secured <input type="checkbox"/> Unsecured <i>(if Secured, must complete Section E below)</i>		

- Individual Credit** - relying on my income or assets
- 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 (initials) _____

SECTION A – INDIVIDUAL APPLICANT INFORMATION				
Name:	Birth Date:	Tel. No.:	SSN:	
Present Address:	City:	State:	Zip:	How long?
Previous Address:	City:	State:	Zip:	How long?
Have you applied for credit with us before? <input type="checkbox"/> No <input type="checkbox"/> Yes – when?		Email Address:		
Employer (Company Name):		How Long:		
Bus. Tel.:	Position/Title:	How Often Paid:	Gross Monthly Salary:	
Previous Employer - Company Name (If less than 2 years at current employer)			Dates worked:	
<i>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.</i>				
Alimony, child support, or separate maintenance received under: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding				
Sources of Other Income:		Amount Per Month:		
Name of Nearest Relative Not Living With You:		Relationship:		
Address:		Tel. No.:		
SECTION B – JOINT APPLICANT OR OTHER PARTY INFORMATION				
Name:	Birth Date:	Tel. No.:	SSN:	
Present Address:	City:	State:	Zip:	How long?
Previous Address:	City:	State:	Zip:	How long?
Have you applied for credit with us before? <input type="checkbox"/> No <input type="checkbox"/> Yes – when?		Email Address:		
Employer (Company Name):		How Long:		
Bus. Tel.:	Position/Title:	How Often Paid:	Gross Monthly Salary:	
Previous Employer - Company Name (If less than 2 years at current employer)			Dates worked:	
<i>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.</i>				
Alimony, child support, or separate maintenance received under: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding				

Relationship to Applicant (if any):	
Sources of Other Income:	Amount Per Month:
Name of Nearest Relative Not Living With You:	Relationship:
Address:	Tel. No.:

SECTION C – MARITAL STATUS

*Complete only if: for joint or secured credit. (*includes single, divorced or widowed)*

Applicant: Married Separated Unmarried* **Joint Applicant:** Married Separated Unmarried*

SECTION D – ASSET & DEBT INFORMATION

If Section B has been completed, this Section should be completed giving information about both the Applicant and Joint Applicant. If Section B was not completed, only give information about the Applicant in this Section.

Liquid Assets Owned

Description of Assets	Where Held	Account Name	Value
Checking Account			
Savings Account			
Certificates of Deposit			

Outstanding Debts: Include charge accounts, installment contracts, credit cards, rent, mortgages and other obligations. Use separate sheet if necessary.)

Creditor	Account Name	Original Amount	Current Balance	Monthly Payment
TOTAL DEBTS				

Complete the following information about both the Applicant and Joint Applicant (if applicable):

Are you obligated to make Alimony, Child Support, or Maintenance Payments? <input type="checkbox"/> No <input type="checkbox"/> Yes			
If yes, to (Name & Address):		Amt Per Month:	
Are you a comaker or guarantor on any loan or contract? <input type="checkbox"/> No <input type="checkbox"/> Yes – for whom?		For Whom/ To Whom:	
Are there any unsatisfied judgements against you? <input type="checkbox"/> No <input type="checkbox"/> Yes – to whom owed?		Whom Owed/ Amount:	
Have you been declared bankrupt in the last 10 years? <input type="checkbox"/> No <input type="checkbox"/> Yes – when?		Year:	

SECTION E – SECURED CREDIT

Complete only if credit is to be secured. Briefly describe the collateral to be given as security and indicate if others have an ownership interest.

Collateral Description:	
Names & Addresses of all co-owners of the property:	

Signatures: I certify that everything I have stated in this application and on any attachment is correct. You may keep this application whether or not it is approved. By signing below, I authorize you to check my credit and employment history and to answer questions others may ask you about my credit record with you. I understand that I must update credit information at your request if my financial condition changes.

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Applicant Signature

Date

Joint Applicant Signature

Date

