

CONSUMER LOAN APPLICATION

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask 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.

TO: Name/Address of Lender		What type of credit are you requesting? <i>(Please check appropriate box:)</i>			
		SECURED		UNSECURED	OPEN-END LINE OF CREDIT
		INDIVIDUAL (Own income or assets)		CLOSED-END TERM LOAN	
		INDIVIDUAL (Own income or assets plus income or assets from other sources)			
		JOINT <i>(please initial)</i> _____		COSIGNER	
Loan Amount \$	Interest Rate %	Term	Payment	Purpose	
LOAN ORIGATION COMPANY NAME:			LOAN ORIGATION COMPANY IDENTIFIER:		
LOAN ORIGINATOR NAME:			LOAN ORIGINATOR LICENSE NUMBER:		
APPLICANT/COSIGNER INFORMATION					
Name (Last)		(First)		(MI)	(Suffix)
				Taxpayer ID Number (SSN/TIN)	Date of Birth
Street Address			Driver's License/ID Number		State
					Home Phone Number
City		State	ZIP Code	County	How Long There
					No. of Dependents
					Age of Dependents
Previous Address <i>(if less than 2 years at current address)</i>					How Long There
Employer		Address			Phone Number
		How Long	How Often Paid:	Gross	Net
				Weekly	Monthly
				\$	Average Monthly Overtime Pay
					\$
Previous Employer		Address			Position
					How Long
Nearest Relative Not Living With You				Relationship	
Address		City		State	ZIP Code
					Relative's Phone Number
Present Mortgage Holder/Landlord					Phone Number
		Own	Rent	Monthly Payment \$	
Immigration Status		U.S. Citizen	Perm. Resident of U.S.	Other:	
Marital Status: Do not complete if this application is for individual unsecured credit unless responding party resides in a community property state or is relying on property located in such a state for repayment of the credit requested.					
		Married	Separated	Unmarried (including single, divorced, and widowed)	
Other Income: Amount \$		Frequency		Source	
Alimony, Child Support, Separate Maintenance Payments: You are not required to disclose income from alimony, child support, or separate maintenance payments. However, if you are relying on income from alimony, child support, or separate maintenance payments as a basis for repayment of this obligation, please complete the information below.					
Payment Received Pursuant to:		Court Order	Written Agreement	Oral Understanding	
Alimony per Month \$		Child Support per Month \$		Separate Maintenance Payment per Month \$	
CO-APPLICANT INFORMATION					
Name (Last)		(First)		(MI)	(Suffix)
				Taxpayer ID Number (SSN/TIN)	Date of Birth
Street Address			Driver's License/ID Number		State
					Home Phone Number
City		State	ZIP Code	County	How Long There
					No. of Dependents
					Age of Dependents
Previous Address <i>(if less than 2 years at current address)</i>					How Long There
Employer		Address			Phone Number
		How Long	How Often Paid:	Gross	Net
				Weekly	Monthly
				\$	Average Monthly Overtime Pay
					\$
Previous Employer		Address			Position
					How Long
Nearest Relative Not Living With You				Relationship	
Address		City		State	ZIP Code
					Relative's Phone Number
Present Mortgage Holder/Landlord					Phone Number
		Own	Rent	Monthly Payment \$	
Immigration Status		U.S. Citizen	Perm. Resident of U.S.	Other:	
Marital Status: Married Separated Unmarried (including single, divorced, and widowed)					
Other Income: Amount \$		Frequency		Source	
Alimony, Child Support, Separate Maintenance Payments: You are not required to disclose income from alimony, child support, or separate maintenance payments. However, if you are relying on income from alimony, child support, or separate maintenance payments as a basis for repayment of this obligation, please complete the information below.					
Payment Received Pursuant to:		Court Order	Written Agreement	Oral Understanding	
Alimony per Month \$		Child Support per Month \$		Separate Maintenance Payment per Month \$	
ADDITIONAL INFORMATION					
If you, a joint applicant, or other party answers "yes" to any of the following questions, please explain in the space provided.					
Are you a guarantor or co-maker of any leases, contracts, or debts? Applicant: Yes No Joint Applicant/Other Party: Yes No					
Are there any suits or judgments pending against you? Applicant: Yes No Joint Applicant/Other Party: Yes No					
Have you been declared bankrupt in the last 10 years? Applicant: Yes No Joint Applicant/Other Party: Yes No					

COLLATERAL INFORMATION

Collateral to Secure Account: The description should include make, year, length, loan value, selling price, existing liens, serial numbers, name(s) of titleholder(s), legal description, license or registration numbers, etc., as may be applicable.

CURRENT ASSETS

Please attach additional sheet(s) if more space is required for the Current Assets section.

DESCRIPTION OF ASSET	OWNER NAME(S)	SUBJECT TO LIEN: YES/NO	VALUE
			\$
Total Assets from Addendum			\$
TOTAL ASSETS			\$

OUTSTANDING DEBTS

The following are all of the loans or debts you presently owe, including charge accounts, installment contracts, credit cards, rents, mortgages, alimony, child support, and separate maintenance payments you are obligated to make. **Please attach additional sheet(s) if more space is required.**

Use the first column (Applicant Code) to indicate whether the debt is the responsibility of the Applicant (A), Co-Applicant (C), or Joint Applicants (J).

APPLICANT CODE	NAME OF CREDITOR	ACCOUNT NUMBER	ORIGINAL AMOUNT	CURRENT BALANCE	MONTHLY PAYMENTS	Check box if to be paid from proceeds
			\$	\$	\$	
	Total Debts from Addendum		\$	\$	\$	
	TOTAL DEBTS		\$	\$	\$	

(If joint application, read singular pronouns in the plural.) I warrant the truth of the information contained in this application and that all statements made in this application are made for the purpose of obtaining the loan applied for. I warrant that the financial obligations I disclosed in this application and in support of this application are complete and that I have no other outstanding financial obligations of any kind, including any guarantor or cosigner liability. Lender, its agents, successors, and assigns, will rely on the information contained in this application, and I have a continuing obligation to amend and supplement the information provided in this application if any of the material facts I represented should change before closing. If I have left any spaces in this application blank, Lender, its agents, successors, and assigns, may assume the information requested is adverse. I authorize Lender, its agents, successors, assigns, and employees, to investigate and verify all information I provided to Lender, its agents, successors, and assigns. I understand that it is my sole and exclusive responsibility to determine all the tax effects of the loan and acknowledge that Lender, its agents, successors, and assigns, have not provided any tax advice to me. Lender, its agents, successors, and assigns, can give information about my loan to credit reporting agencies and others who may properly receive that information. If Lender approves this application and Lender, its agents, successors, and assigns, are required to report the amount of interest paid on the loan to the Internal Revenue Service, I understand that Lender, its agents, successors, and assigns, will report using the Social Security Number (tax identification number) shown above. I understand that if the Social Security Number is incorrect, that I may be subject to Internal Revenue Service penalties. I understand Lender, its agents, successors, and assigns, will keep this application whether or not my credit request is approved.

Certification: I certify that the information provided in this application is true and correct as of the date set forth opposite my signature on this application and acknowledge my understanding that any intentional or negligent misrepresentations of the information contained in this application may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., and liability for monetary damages to the Lender, its agents, successors, assigns, insurers, and any other person who may suffer any loss due to reliance upon any misrepresentation I made in this application or in any other manner.

Signature of Applicant or Cosigner	Date	Signature of Co-Applicant	Date
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CREDITOR USE ONLY

Loan Approval (Indicate Conditions of Loan, if Any)

Date Application Received	Received By	Amount Requested
		\$
Date Application Completed	Approved By	Amount Approved
		\$

This application was taken by: Face-to-Face Interview Mail Telephone Internet

Principal Reason(s) for Adverse Action Concerning Credit		
No Credit File	Unacceptable Type of Credit References	Unable to Verify Credit References
Insufficient Number of Credit References Provided	Poor Credit Performance With Us	Unable to Verify Employment
Limited Credit Experience	Temporary or Irregular Employment	Unable to Verify Income
Collection Action or Judgment	Insufficient Length of Employment	Unable to Verify Residence
Garnishment or Attachment	Insufficient Income for Amount of Credit Requested	Value or Type of Collateral Not Sufficient
Foreclosure or Repossession	Excessive Obligations in Relation to Income	Unacceptable Appraisal
Delinquent Credit Obligations (past or present with others)	Temporary Residence	Unacceptable Leasehold Estate
Bankruptcy	Insufficient Length of Residence	We Do Not Grant Credit to Any Applicant on the Terms and Conditions You Request.
Number of Recent Inquiries on Credit Bureau Report		
Other - Specify:		

Customer Identification Program (CIP) Record Information (Describe Additional Data Collected Pursuant to Institution's CIP)
Applicant/Cosigner:
 Applicant/Cosigner Information Collected and Verified in Accordance with CIP (initial) _____
Co-Applicant:
 Co-Applicant Information Collected and Verified in Accordance with CIP (initial) _____