



CREDIT APPLICATION

Loan Officer: _____
Loan #: _____

Initial Appropriate Box: Individual _____ We intend to apply for joint credit _____
Applicant Co-Applicant

Co-maker for: _____

Loan Purpose: _____ CRA _____

Credit Score: _____

If Refinance, Loan # _____ and Payoff Amount _____

Risk Based +/- : _____

Amount: _____ Term: _____ First Payment Date: _____

Rate: _____

Collateral: _____

APPLICANT

CO-APPLICANT

Name	Name
Date of Birth ____/____/____ SS# _____	Date of Birth ____/____/____ SS# _____
Age(s) of Dependent(s)	Age(s) of Dependent(s)
Street	Street
City/State/Zip	City/State/Zip
Mailing Address (if different)	Mailing Address (if different)
How Long? Own ____ Rent ____ Mo. Payment \$ _____	How Long? Own ____ Rent ____ Mo. Payment \$ _____
If Owned, Cost: Value: \$ _____	If Owned, Cost: Value: \$ _____
Home Phone () _____	Home Phone () _____
Business Phone () _____	Business Phone () _____
E-Mail Address	E-Mail Address
Previous Address (if less than 2 years) Street	Previous Address (if less than 2 years) Street
City/State/Zip	City/State/Zip
Name and Address of Employer _____ Self Employed	Name and Address of Employer _____ Self Employed
How Long? _____ Position _____	How Long? _____ Position _____
Gross Mo. Pay \$ Net Mo. Pay \$	Gross Mo. Pay \$ Net Mo. Pay \$
Other Income*	Other Income*
Previous Employer and Address (if less than 2 years)	Previous Employer and Address (if less than 2 years)
How Long? _____ Title _____	How Long? _____ Title _____
Monthly Income \$ _____	Monthly Income \$ _____

*Notice: Alimony, child support, or separate maintenance income need not be revealed if an Applicant does not choose to have it considered as a basis for repaying this loan.

OFFICE USE ONLY Collateral Valuation: Auto Make _____ Model _____ Year _____
NADA Retail _____ Wholesale _____ Loan Value _____
Other Collateral _____ LTV % _____

LIABILITIES

Current obligations including banks, finance companies, department stores and credit cards. Indicate debts of Applicant with an "A" and debts of Co-applicant with a "C". Indicate debts on which both are jointly obligated with a "J".

First Mortgage - Financed by:	Account Number	A/C/J	Mo. Pmt.	Balance
Second Mortgage – Financed by:	Account Number			
Auto Yr & Make	Financed by:			
Auto Yr & Make	Financed by:			
Other Debts - Purpose	Financed by:			

Are you Guarantor or Co-Signer For Anyone? Yes ____ No ____ (If Yes, List):

SCHEDULE OF OTHER REAL ESTATE OWNED

Location and Type of Property	Owned by A/C/J	Name of Lender and Account #	Date Acquired	Purchase Price	Current Value	Mo. Rental Income	Mo. Pmt.	Mortgage Balance

MISCELLANEOUS INFORMATION (Indicate (A), (C) or (J) as appropriate.)

Face Amount of Life Insurance \$ _____ Company _____	Banking Relationships Checking Acct. # _____ Bal. \$ _____ Savings Acct. # _____ Bal. \$ _____	Name of Bank _____
Value of Stocks & Bonds _____		

MISCELLANEOUS INFORMATION (Indicate (A), (C) or (J) as appropriate.)

Name and Address of Nearest Relative Not Living With You (Applicant)	Relationship	Phone
Name and Address of Nearest Relative Not Living With You (Co-applicant)	Relationship	Phone
Has either Applicant ever been party to any suits, judgments, garnishments, bankruptcy or other legal proceedings? Yes No If Yes, give particulars:		

You may check my credit and employment history and answer questions about your credit experience with me. Everything I have stated in this application is correct and accurate to the best of my knowledge. Under penalties of perjury, I certify that I have provided my correct Social Security Number (Taxpayer Identification Number), and that I am not subject to Internal Revenue Service backup withholding. Name and Taxpayer Identification Number of Applicant will be used for IRS information reporting, if applicable.

Signature of Applicant _____	Date _____
Signature of Co-applicant _____	Date _____

BANK USE ONLY

Financial Statement

Credit Memo/Comments:	<u>Assets</u>		<u>Liabilities</u>	
	Deposits	\$	Credit Cards	\$
	Real Estate	\$	Real Estate	\$
	Autos/Personal	\$	Autos	\$
	Other Assets	\$	Other Loans	\$
	TOTAL	\$	TOTAL	\$

NET WORTH \$ _____

Source of Repayment: _____

Debt to Income Ratios: Gross % _____ Net % _____