

SUPERIOR NATIONAL BANK and TRUST CO.

Phone #'s: Hancock 482-0404, Baraga 334-2644, Lake Linden 296-6611, Calumet 337-5983, Mohawk 337-6807 and Chassell 523-4326

CREDIT APPLICATION

LOAN OFFICER: _____ **ACCOUNT #:** _____ **APPROVED** **DECLINED**

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.

AMOUNT REQUESTED	FOR HOW LONG	RATE	TYPE OF CREDIT REQUESTED	
			<input type="checkbox"/> SECURED	<input type="checkbox"/> INDIVIDUAL-Relying solely on my income or assets
			<input type="checkbox"/> UNSECURED	<input type="checkbox"/> INDIVIDUAL-Relying on income or assets from other sources
			<input type="checkbox"/> OPEN END CREDIT	<input type="checkbox"/> JOINT-Intend to apply for joint credit (initials) _____

LOAN PURPOSE / COLLATERAL DESCRIPTION _____

APPLICANT INFORMATION

NAME (Last, First, Middle)				No. DEPENDENTS / AGES	
BIRTH DATE	SOCIAL SECURITY No.	DRIVER'S LICENSE No.	HOME PHONE No.	CELL PHONE No.	
ADDRESS (Street, City, State & Zip)				<input type="checkbox"/> OWN	HOW LONG
				<input type="checkbox"/> RENT	
PREVIOUS ADDRESS (Street, City, State & Zip) (Complete if less than 3 years at present address.)					HOW LONG
EMPLOYER (Company Name, & Address)					HOW LONG
BUSINESS PHONE (Ext.)		POSITION or TITLE		GROSS SALARY PER MONTH \$	
PREVIOUS EMPLOYER (Company Name, & Address)					HOW LONG

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repayment. Alimony, child support, separate maintenance received under: Court Order Written Agreement Oral Agreement

OTHER SOURCES of INCOME (Explain - Name & Address)	AMOUNT PER MONTH \$
NAME & ADDRESS of NEAREST RELATIVE NOT LIVING WITH YOU	RELATIONSHIP TELEPHONE No. (Area Code)

MARITAL STATUS

Complete only if for joint or secured credit, or applicant resides in a community property state or is relying on property located in such a state as a basis for repayment of the credit requested. Married Separated Unmarried (including single, divorced & widowed)

ASSETS

DESCRIPTION	NAME IN WHICH ACCOUNT IS CARRIED	VALUE
CHECKING ACCOUNT (BANK NAME)		
SAVINGS ACCOUNT (BANK NAME)		
OTHER		
OTHER		

OUTSTANDING DEBTS

CREDITOR	ORIGINAL AMOUNT	BALANCE	MONTHLY PAYMENT
LANDLORD OR MORTGAGE HOLDER	(OMIT RENT)	(OMIT RENT)	

Are you obligated to make Alimony, Support, or Maintenance Payments? No Yes - Per Month \$ _____
 If yes, to whom (Name and Address) _____

Are there any unsatisfied judgments against you? <input type="checkbox"/> No <input type="checkbox"/> Yes (\$ Amount & Who?)	Have you declared Bankruptcy in the last 10 yrs? <input type="checkbox"/> No <input type="checkbox"/> Yes - When?
Are you a co-maker, endorser, or guarantor on any loan? <input type="checkbox"/> No <input type="checkbox"/> Yes (For Whom & To Whom?)	Have you previously received credit from us? <input type="checkbox"/> No <input type="checkbox"/> Yes - When?

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

Applicant's Signature

Date

Co-Applicant's Signature

Date

Co-Applicant must complete information on reverse ▼

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CO-APPLICANT INFORMATION				
NAME (Last, First, Middle)				No. DEPENDENTS / AGES
BIRTH DATE	SOCIAL SECURITY No.	DRIVER'S LICENSE No.	HOME PHONE No.	CELL PHONE No.
ADDRESS (Street, City, State & Zip)				<input type="checkbox"/> OWN <input type="checkbox"/> RENT
PREVIOUS ADDRESS (Street, City, State & Zip) (Complete if less than 3 years at present address.)				
EMPLOYER (Company Name, & Address)				HOW LONG
BUSINESS PHONE (Ext.)	POSITION or TITLE		GROSS SALARY PER MONTH \$	
PREVIOUS EMPLOYER (Company Name, & Address)				HOW LONG
Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repayment. Alimony, child support, separate maintenance received under: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Agreement				
OTHER SOURCES of INCOME (Explain - Name & Address)			AMOUNT PER MONTH \$	
NAME & ADDRESS of NEAREST RELATIVE NOT LIVING WITH YOU		RELATIONSHIP	TELEPHONE No. (Area Code)	
MARITAL STATUS				
Complete only if for joint or secured credit, or applicant resides in a community property state or is relying on property located in such a state as a basis for repayment of the credit requested. <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (including single, divorced & widowed)				
ASSETS				
DESCRIPTION	NAME IN WHICH ACCOUNT IS CARRIED	VALUE		
CHECKING ACCOUNT (BANK NAME)				
SAVINGS ACCOUNT (BANK NAME)				
OTHER				
OTHER				
OUTSTANDING DEBTS				
CREDITOR	ORIGINAL AMOUNT	BALANCE	MONTHLY PAYMENT	
LANDLORD OR MORTGAGE HOLDER	(OMIT RENT)	(OMIT RENT)		
Are you obligated to make Alimony, Support, or Maintenance Payments? <input type="checkbox"/> No <input type="checkbox"/> Yes - Per Month \$ _____				
If yes, to whom (Name and Address) _____				
Are there any unsatisfied judgments against you? <input type="checkbox"/> No <input type="checkbox"/> Yes (\$ Amount & Who?)		Have you declared Bankruptcy in the last 10 yrs? <input type="checkbox"/> No <input type="checkbox"/> Yes - When?		
Are you a co-maker, endorser, or guarantor on any loan? <input type="checkbox"/> No <input type="checkbox"/> Yes (For Whom & To Whom?)		Have you previously received credit from us? <input type="checkbox"/> No <input type="checkbox"/> Yes - When?		

FOR BANK USE ONLY:

Total Monthly Payments: _____

Total Gross Income: _____

Current Debt/Income: _____

Payment for this Loan: _____

Proposed Debt/Income: _____