

# CONSUMER LOAN APPLICATION (ORIGINATION VERSION) - GOV'T MONITORING

Credit Requested Is: <input type="checkbox"/> Home Equity Loan <input type="checkbox"/> Collateral Secured Loan <input type="checkbox"/> Personal Unsecured Loan	Account Requested: <input type="checkbox"/> Individual <input type="checkbox"/> Joint
Amount Requested \$	Description of Collateral Offered
We intend to apply for joint credit Initial	
Purpose of Credit Request	
Applicant	Co-Applicant

If the Applicant is married, he or she may apply for individual credit. For Marital Status, check one if a) you are applying for a secured credit; b) you reside in a community property state; or c) you are relying on property in a community property state as a basis for repayment of the credit requested.

Applicant	APPLICANT INFORMATION	Co-Applicant
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Applicant Role: <input type="checkbox"/> Borrower <input type="checkbox"/> Co-Signer <input type="checkbox"/> Guarantor	Applicant Role: <input type="checkbox"/> Borrower <input type="checkbox"/> Co-Signer <input type="checkbox"/> Guarantor	
Applicant Name (include Jr. or Sr. if applicable)	Co-Applicant Name (include Jr. or Sr. if applicable)	
Social Security Number	Home Phone (incl. area code)	DOB (mm-dd-yyyy)
Email Address		
<input type="checkbox"/> Married <input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Applicant) no.   ages
<input type="checkbox"/> Married <input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Applicant) no.   ages
Citizenship: <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent Resident Alien <input type="checkbox"/> Non-Resident Alien		
Present Address (street, city, state, ZIP) since		
Mailing Address, if different from Present Address		
If residing at present address for less than two years, complete the following:		
Former Address (street, city, state, ZIP) from to		

Applicant	EMPLOYMENT / INCOME INFORMATION	Co-Applicant
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Name & Address of Employer <input type="checkbox"/> Self Employed	Yrs. on this job	Name & Address of Employer <input type="checkbox"/> Self Employed	Yrs. on this job
<input type="checkbox"/> Full time		<input type="checkbox"/> Full time	
Position/Title & Type of Business	Business Phone (incl. area code)	Position/Title & Type of Business	Business Phone (incl. area code)
Gross Monthly Income \$		Gross Monthly Income \$	
Name & Address of Employer <input type="checkbox"/> Self Employed	Dates from to	Name & Address of Employer <input type="checkbox"/> Self Employed	Dates from to
Position/Title & Type of Business	Business Phone (incl. area code)	Position/Title & Type of Business	Business Phone (incl. area code)
Name & Address of Employer <input type="checkbox"/> Self Employed	Dates from to	Name & Address of Employer <input type="checkbox"/> Self Employed	Dates from to
Position/Title & Type of Business	Business Phone (incl. area code)	Position/Title & Type of Business	Business Phone (incl. area code)

**NOTICE: 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.**

Other Income	\$	Other Income	\$
Other Income	\$	Other Income	\$
Other Income	\$	Other Income	\$

HOUSING INFORMATION
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<input type="checkbox"/> Own <input type="checkbox"/> Rent since	Monthly Housing/Rent \$	Present Value \$	Date Purchased
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CASH ASSET INFORMATION
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Financial Institution Name	Saving Account Balance \$	Checking Account Balance \$
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I/We hereby apply for the loan or credit described in this application. I/We certify that I/we made no misrepresentations in this loan application or in any related documents, that all information is true and complete, and that I/we did not omit any important information. I/We agree that any property securing the loan or credit will not be used for any illegal or restricted purpose. Lender is authorized to verify with other parties and to make any investigation of my/our credit, either directly or through any agency employed by Lender for that purpose. Lender may disclose to any other interested parties information as to Lender's experiences or transactions with my/our account. I/We understand that Lender will retain this application and any other credit information Lender receives, even if no loan or credit is granted. These representations and authorizations extend not only to Lender, but also to any insurer of the loan and to any investor to whom Lender may sell all or any part of the loan. I/We further authorize Lender to provide to any such insurer or investor any information and documentation that they may request with respect to my/our application, credit or loan.

X \_\_\_\_\_ X \_\_\_\_\_  
 Applicant Date Co-Applicant Date

**ASSETS AND LIABILITIES ADDENDUM TO CONSUMER LOAN APPLICATION**

Applicant:

Application Number:

Assets				Liabilities		
Checking and Savings Accounts				Name and Address of Creditor		
Name & Address of Institution	Cash or Market Value			Name & Address of Company	Payment	Balance
<hr/>				<hr/>		
Acct. No.	\$			Acct. No.	\$	\$
Name & Address of Institution	Cash or Market Value			Name & Address of Company	Payment	Balance
<hr/>				<hr/>		
Acct. No.	\$			Acct. No.	\$	\$
Name & Address of Institution	Cash or Market Value			Name & Address of Company	Payment	Balance
<hr/>				<hr/>		
Acct. No.	\$			Acct. No.	\$	\$
Name & Address of Institution	Cash or Market Value			Name & Address of Company	Payment	Balance
<hr/>				<hr/>		
Acct. No.	\$			Acct. No.	\$	\$
Name & Address of Institution	Cash or Market Value			Name & Address of Company	Payment	Balance
<hr/>				<hr/>		
Acct. No.	\$			Acct. No.	\$	\$
Name & Address of Institution	Cash or Market Value			Name & Address of Company	Payment	Balance
<hr/>				<hr/>		
Acct. No.	\$			Acct. No.	\$	\$
Name & Address of Institution	Cash or Market Value			Name & Address of Company	Payment	Balance
<hr/>				<hr/>		
Stocks and Bonds Assets				Name & Address of Company	Payment	Balance
Number	Description	Cash or Market Value				
		\$				
		\$				
		\$		Acct. No.	\$	\$
		\$		Name & Address of Company	Payment	Balance
		\$				
Life Insurance - Face Value		\$				
Real Estate Owned Assets		\$				
Vested Interest in Retirement Funds		\$				
Net Worth of Business Owned		\$		Acct. No.	\$	\$
<b>Automobiles Owned:</b>				Name & Address of Company	Payment	Balance
Year	Make and Model	Cash or Market Value				
		\$				
		\$				
		\$		Acct. No.	\$	\$
		\$		Name & Address of Company	Payment	Balance
<b>Other Assets Owned:</b>						
Description		Cash or Market Value				
		\$				
		\$		Acct. No.	\$	\$
		\$		Alimony/Child Support/Separate Maintenance Owed to	\$	
		\$				
		\$		Job Related Expense	\$	
		\$				
<b>LIQUID ASSETS</b>		\$		<b>TOTAL MONTHLY PAYMENTS</b>		\$
<b>TOTAL ASSETS</b>		\$		<b>TOTAL LIABILITIES</b>		\$
<b>NET WORTH</b>		\$				

"\*" indicates obligations satisfied at or before loan closing.

**GOVERNMENT MONITORING ADDENDUM TO CONSUMER LOAN APPLICATION**

Applicant:

Application Number:

**INFORMATION FOR GOVERNMENT MONITORING PURPOSES**

The following information is requested by the federal government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. You may select one or more designations for "Race". The law provides that a lender may not discriminate on the basis of this information, or on whether you choose to furnish it. However, if you choose not to furnish the information and you have made this application in person, under federal regulations, the lender is required to note ethnicity, race and sex on the basis of visual observation or surname. If you do not wish to furnish the information, please check below.

**Applicant:**

I do not wish to furnish this information

**Ethnicity:**

- Hispanic or Latino
- Not Hispanic or Latino

**Race:**

- American Indian or Alaska Native
- Asian
- Black or African American
- Native Hawaiian or Other Pacific Islander
- White

**Sex:**

- Female
- Male

**Co-Applicant:**

I do not wish to furnish this information

**Ethnicity:**

- Hispanic or Latino
- Not Hispanic or Latino

**Race:**

- American Indian or Alaska Native
- Asian
- Black or African American
- Native Hawaiian or Other Pacific Islander
- White

**Sex:**

- Female
- Male

**To Be Completed by Loan Originator**

This information was provided:

- In a face-to-face interview
- In a telephone interview
- By the applicant and submitted by fax or mail
- By the applicant and submitted via e-mail or the Internet