



**FIRST NATIONAL BANK**

**Consumer Loan Application**

For Lender's Use Only					
Officer No. / Name	Approved By	Concurrence By (if needed)		Committee Date	Decision Date
Branch	Application Date	Application Number		Committee No.	Loan No.
Decision and Comments: <input type="checkbox"/> Approved <input type="checkbox"/> Denied <input type="checkbox"/> Incomplete <input type="checkbox"/> Counteroffer <input type="checkbox"/> Conditional Approval <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other _____					

Credit Requested					
Account Request <input type="checkbox"/> Individual <input type="checkbox"/> Joint We intend to apply for joint credit _____ Applicant Co-applicant	Amt. Requested	# of Payments	Preferred Pmt. Amt.	Preferred Pmt. Day	Market Survey
	Specific Purpose of Loan				
	Collateral Offered				

**Completion Instructions For Applicant**  
 Complete the Application Information section for the first Applicant. Mark the appropriate box to indicate whether the Applicant is applying as a Borrower, Cosigner, Guarantor, Grantor (of collateral), or Other for a different capacity. If the Applicant is married, he or she may apply for individual credit.

Applicant Information: <input type="checkbox"/> Borrower <input type="checkbox"/> Cosigner <input type="checkbox"/> Guarantor <input type="checkbox"/> Grantor <input type="checkbox"/> Other _____					
Applicant's Full Name		Social Security Number		Former Names and Aliases	
Home Phone	Date Of Birth	Driver's License Number	Age of Dependents	Education Level	Years in Profession

Address Information					
Home Address			Since	<input type="checkbox"/> Own <input type="checkbox"/> Rent	
Mailing Address					
Previous Address			From	To	

Employment Information					
Applicant's Employer			Business Address		
Business Type	Supervisor	Phone Number	Title/Position	Since	Salary per
Second Employer			Business Address		
Business Type	Supervisor	Phone Number	Title/Position	Since	Salary per

**Completion Instructions For Co-Applicant**  
 (a) If you are applying for joint credit or will be permitted to use the account, complete the Co-Applicant Information section as a Borrower. (b) If the Applicant is applying for individual credit, but relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of credit requested, complete the Co-Applicant Information section, to the extent possible, providing information about the person on whose alimony, support, or maintenance payments or income or assets the Applicant is relying. (c) If the 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, complete the Co-Applicant Information section with regard to the applicant's spouse.

Co-Applicant Information <input type="checkbox"/> Borrower <input type="checkbox"/> Cosigner <input type="checkbox"/> Guarantor <input type="checkbox"/> Grantor <input type="checkbox"/> Other _____					
Co-Applicant's Full Name		Social Security Number		Former Names and Aliases	
Home Phone	Date Of Birth	Driver's License Number	Age of Dependents	Education Level	Years in Profession

Address Information					
Home Address			Since	<input type="checkbox"/> Own <input type="checkbox"/> Rent	
Mailing Address					
Previous Address			From	To	

Employment Information					
Co-Applicant's Employer			Business Address		
Business Type	Supervisor	Phone Number	Title/Position	Since	Salary per
Second Employer			Business Address		
Business Type	Supervisor	Phone Number	Title/Position	Since	Salary per

Questions		
Applicant (1)	Co-Applicant (2)	Explanation
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are there any outstanding judgments against you?
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you ever been declared bankrupt?
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you part to a lawsuit?
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you obligated on any loan resulting in judgment, foreclosure, or title transfer?
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you delinquent/in default on any Federal debt, financial obligation, bond, or loan guarantee?

<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you obligated to pay alimony, child support, or separate maintenance?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you a co-maker or endorser on a loan?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Is any part of the down payment borrowed?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you ever had merchandise repossessed?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you even been denied credit with this lender?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you a U.S. citizen?	If no, are
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	you a resident alien?	If no, are you a
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	non-resident alien?	
<b>Applicant Signature(s)</b>			
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.			

**Important**

**DO NOT SIGN THIS FORM UNTIL YOU CAREFULLY READ IT AND UNDERSTAND ITS CONTENT**

**Purpose:**

You have submitted an application for a loan. In connection with your loan application, Lender may be soliciting, offering to sell, or will sell you an insurance product or annuity. Federal law requires Lender to provide you with the following disclosures.

**Credit Disclosures:**

- 1) Lender, as a condition of granting you a loan, cannot require that you purchase an insurance product or annuity from Lender or any of its affiliates.
- 2) Lender, as a condition of granting you a loan, cannot require your agreement not to obtain or prohibit you from obtaining an insurance product or annuity from an unaffiliated entity.

**Acknowledgment:**

**By signing below, I acknowledge that I have read, received and understand this insurance disclosure.**

**Applicant:**

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

**Acknowledgment:**

**By signing below, I acknowledge on behalf of the Lender that an oral disclosure of insurance was duly made to the applicant and that applicant acknowledged receipt of the disclosure.**

**Lender:**

X \_\_\_\_\_ Title: \_\_\_\_\_  
 Authorized Signer Date