

CONSUMER LOAN APPLICATION

CREDIT REQ	HEGTED													
Account Reques		Δ	mt. Requested	# of P	Payment	s Prefer	red Pm	t. Amt	Prefe	rred Pmt.	Dav	Market Survey		
Individual	Joint	^`	Total a succession of the first								Day	Market Garvey		
We intend to app	ply for joint cre	dit. S	Specific Purpose of Loan											
		С	ollateral Offered	l										
Applicant Co-Applicant COMPLETION INSTRUCTIONS FOR APPLICANT														
COMPLETION	NINSTRUC	IONS I	OR APPLICA	ANI										
Complete the Applicant 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: Borrower Cosigner Guarantor Grantor Other:														
Applicant's Full Name (First M.I. Last) Social Security Number Former Names and Aliases														
Home Phone	Date of Birth	Dr	iver's License N	umber A	Ages of	Dependents	Y	ears of I	Educa	tion	Years	in Current Profession		
ADDRESS INFO	RMATION													
Home Address (S	Street, City, State, Z	ip Code) (If	rural, show Road and	d Box No)						Since		☐ Own ☐ Rent		
Mailing Address	(Street or P.O. Box	, City, State	e, Zip Code)											
Previous Home A	ddress (Street, C	City, State, 2	Zip Code)								From	То		
EMPLOYMENT II	NFORMATION													
Applicant's Emple	oyer (If Self-Emplo	yed, Name	and Nature of Busines	ss)	Bus	iness Addre	SS (Stree	et, City, Star	te, Zip C	code)				
Type of Business	;	Supervi	sor	Phone Num	nber Title / Position			Since			Salary			
Second Employer	(If Self-Employed,	Name and N	lature of Business)		Busi	iness Addre	SS (Stree	et, City, Star	te, Zip C	Gode)		poi		
Type of Business	<u> </u>	Supervi	sor	Phone Num	nber	Title / Posi	tion		Sino	ce	Salary			
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												per		
PERSONAL REFE	ERENCES											per		
PERSONAL REFE	ERENCES		Address (Stree	et or P.O. Box, C	City, State,	Zip Code)				Phone No		per Relationship		
	ERENCES		Address (Stree	et or P.O. Box, C	City, State,	Zip Code)				Phone N				
	ERENCES		Address (Stree	et or P.O. Box, C	City, State,	Zip Code)				Phone No				
	ERENCES		Address (Stree	et or P.O. Box, C	City, State,	Zip Code)				Phone No				
	ERENCES		Address (Stree	et or P.O. Box, C	City, State,	Zip Code)				Phone No				
Name		TIONS			City, State,	Zip Code)				Phone No				
Name	N INSTRUCT		FOR CO-APP	LICANTS			a the C	o Applies	ant Inf		umber	Relationship		
COMPLETION (a) If you are app the Applicant is assets of anoth possible, providi	N INSTRUCT plying for joint applying for in er person as in ing information e Applicant res	credit or ndividual the basis about t ides in a	FOR CO-APP will be permitte credit, but rely s for repaymen he person on v community pro	LICANTS ed to use the ing on incort of the crewhose alimon perty state	e accou me from edit requ ony, sup or is rel	nt, completent alimony, cuested, comport, or maying on proper	hild sup aplete to aintenar perty loo	oport, or he Co-A nce payn cated in s	separ pplica nents such a	ormation state maintent Information or income	section senance ation see or ass			
COMPLETION (a) If you are applied the Applicant is assets of anothpossible, providinglying. (c) If the	N INSTRUCT plying for joint applying for in er person as ing information e Applicant res , complete the	credit or ndividual the basis about t ides in a Co-Appli	will be permitted credit, but relyes for repayment he person on we community procent Information	LICANTS ed to use the ing on incort of the cree whose alimo perty state in section wi	e accou me from edit requ ony, sup or is rel	nt, completent alimony, cuested, comport, or maying on proper	hild sup aplete t aintenar perty loo plicant's	oport, or he Co-A nce payn cated in s	separ pplica nents such a	ormation state maintent Information or income	section senance ation see or ass	as a Borrower. (b) If or on the income or ection, to the extent sets the Applicant is		
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COMPLETION (a) If you are apply the Applicant is assets of another possible, providing relying. (c) If the credit requested. CO-APPLICA Co-Applicant's Formula to the control of the co	N INSTRUCT plying for joint applying for in er person as in ing information e Applicant res , complete the NT INFORM ull Name (First M Date of Birth	credit or ndividual the basis about t ides in a Co-Appli ATION	FOR CO-APP will be permitte credit, but rely s for repaymen he person on v community pro cant Information : Borro iver's License N	LICANTS ed to use the ing on incorrect of the cree whose alimon perty state in section with sec	e accou me from edit requ ony, sup or is rely th regar osigner Securit	int, complete a alimony, couested, com oport, or ma ying on prop d to the Ap Guara y Number	hild sup nplete to aintenar perty loo plicant's ntor Forme	oport, or he Co-A nce payn cated in s s spouse Grant r Names	separ pplica nents such a or and A	ormation state maintent Information income a state as a Other:	umber section acceptance ation see or assa basis	as a Borrower. (b) If or on the income or ection, to the extent sets the Applicant is for repayment of the		
COMPLETION (a) If you are apply the Applicant is assets of another possible, providing relying. (c) If the credit requested. CO-APPLICA Co-Applicant's Full Home Phone ADDRESS INFORMATION	plying for joint applying for in er person as ing information e Applicant rest, complete the NT INFORM IN Name (First Martion) Date of Birth RMATION Street, City, State, 2	credit or ndividual the basis about tides in a Co-Appli ATION	will be permitted credit, but rely is for repayment he person on we community procant Information: Borrow iver's License Normal and the person of the pers	LICANTS ed to use the ing on incorrect of the cree whose alimon perty state in section with sec	e accou me from edit requ ony, sup or is rely th regar osigner Securit	int, complete a alimony, couested, com oport, or ma ying on prop d to the Ap Guara y Number	hild sup nplete to aintenar perty loo plicant's ntor Forme	oport, or he Co-A nce payn cated in s s spouse Grant r Names	separ pplica nents such a or and A	ormation state maintent Information income a state as a Other:	umber section acceptance ation see or assa basis	as a Borrower. (b) If or on the income or ection, to the extent sets the Applicant is for repayment of the in Current Profession		





		nployer (If Se		d, Name and Nature c	of Business)	Bus	siness Address	S (Street,	City, State	, Zip Code)				
Type of	Type of Business Superv			ervisor	Phone Number	er Title / Position		on		Since		Salary per		
Second I	Employer	(If Self-Employe	ed, Name a	and Nature of Business	\$)	Bus	siness Address	S (Street,	City, State	, Zip Code)				
Type of	Business		Sup	ervisor	Phone Number	er	Title / Position	on	Since Salary per					
PERSON	NAL REFE	RENCES											P 0.	
Name				Address (S	Street or P.O. Box, City,	, State	e, Zip Code)			Pho	one Numb	er Re	elationship	
QUES														
Applica		Co-Applica	` '					Explar	nation (F	Please use ar	attached she	eet if necess	ary.)	
Yes	No	Yes	No	you?	outstanding ju									
Yes	No	Yes	No	,	been declared ba									
Yes	No	Yes	No	title or deed in	property foreclos lieu thereof in the									
Yes	No	Yes	No	Are you party t										
Yes	No	Yes	No	judgment, fored	gated on any le closure or title tra	nsfe	r?							
Yes	No	Yes	No		Are you delinquent/in default on any Federal debt, financial obligation, bond, or loan guarantee?									
Yes	No	Yes	No	Are you obliga or separate ma	ted to pay alimor intenance?	ny, c	child support,							
Yes	No	Yes	No	Is any part of t	he down paymen	t bor	rowed?							
Yes	No	Yes	No	•	naker or an endors									
Yes	No	Yes	No		had merchandise									
Yes	No	Yes	No	lender?	er been denied	crec	dit with this							
Yes Yes	No No	Yes Yes	No No	Are you a U.S. If no, are y	citizen? ou a resident alie	n?								
Yes	No	Yes	No		ou a non-resident	t alie	n?							
		REDIT RE			1	.,					1	. 5 .		
Names	s Credit L	isted In	Loan F	Purpose	Credito	r Na	me and Addres	SS	Accou	ınt Numb	er Highe	st Balance	e Date Paid	
Арр	СоАрр	Other									\$			
Арр	СоАрр	Other												
Арр	СоАрр	Other												
Арр	СоАрр	Other												
SCHE	DULE O	F OTHER	INCO	ME										
NOTICE: Ali Alimony, chil	mony, child ld support, s		rate mainte	enance income need n	ot be revealed if you do Court Order Wr			idered as a Oral Unde		repaying this Othe	-			
PARTIE	1	OME TYPES:		nony/Child Support	B=Bonuses C=Com	missio	ons I=Interest &	Dividends	O=Over		etirement >			
App CoA J	oint Type	Descripti	ion							Amount		Frequer	ncy	





SCHEDULE OF EXPENSES

P	EXPENSE TYPES: D=Dues-Homeowner Association H=Hazard Insurance P=Private Mortgage Insurance R=Rent T=Taxes (Property) U=Utilities A=Alimony/Child Support C=Child/Dependent Care E=Estimated Living Expenses F=Federal & State Taxes I=Insurance Payments M=Medical O=Other																			
Арр	CoA	Joint	Туре	Description	n									Arr	noun	t	Fre	quency		
	CLIE	'DIII	F 0F	LIADULTU	EC (NON DEAL I	-CTATE\														
	ARTI			LIABILITI LITY TYPES:	ES (NON-REAL A=Automobile Loans I=	•		T This	d Dout	Ohli	41	- (A- C- I	Makan	. ar Cuarant	a #\ (Othor				
App	CoA		Туре	Creditor N				int Num		y Obli	-	inal Balan		Current Bala		D=Other Payments Remaining	Payme	ent	Per	
7.45	00/1	00	.) 0	0.00	u		7.0000									Remaining	Amot	ırıı		
		D. I	5.05	100ET0	(MON DEAL FOR	· A ===\														
					(NON-REAL EST	AIE)														
	ARTI		COUNT		C=Checking T=Time C	ertificate of De	nosit I-	-IRA/SEE	> M	-Mon	ων Ma	arket Acco	ount	S-Saving	۰ O-	=Other				
App	CoA	_	Type	Description	-	Financial I			101	_10101	icy ivie	arket Acci	Juni	0=0aving	1	count N	lumber	Current Balan	ce	Subject to Debt
			71															Daian	00	to Best
	- O O I	(0.4)	- CNDO																	
	CoA		Docor	intion		Broker / C	ompon	\\\\							۸۵	count N	lumbor	Value		Subject to Debt
App	COA	Joint	Desci	Description Broker / Company Account Number / Company								lullibel	value		to Debt					
1	1	_	ANCE	. ,.				- I					\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	, No:	t Cach	Value F				Subject
App	CoA	Joint	Descr	iption	Agent / Company N	vame		Polic	cy N	umbe	er	Fac	ce Va	alue	Casii	value E	Beneficia	ary		Subject to Debt
В	1		S OWN												<u> </u>					
Арр	CoA	Joint	Busine	ess Name						Finar	ncial S	tatement	⊔ate	Date Rece	eived	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	/alue		Şi	ubject Debt
													-						+	
RI	ETIRI	EME	NT FUN	DS																
Арр	CoA	Joint	Descr	iption of Ret	irement Plan									Year Fully	Veste	d \	/alue		Şı	ubject Debt
																			_	
																			+	
P	ERSC	NAL	PROPE	RTY																
	ARTII				A=Automobiles B=Boa	ts & Recreation	nal Vehicl	les C=C	Collec	tibles	H=F	Household	d Good	ds M=Ma	nufac	tured Hom	es O=C	ther		
Арр	CoA	Joint	Туре	Description	1	Value	Şul to	bject Debt	Арр	CoA	Joint	Туре	De	scription				Value	Şı	ubject Debt





SCHEDULE OF REAL ESTATE OWNED

PARTIES			TYPES: S=Single Family	D=Duplex T=Triplex F=	Four-Plex C=Con	dominiu	ım P=P.U	.D. L=Land (O=Summary/Other			
Арр	CoA	Joint	Type:	Property Disposition:	Sold I	Pendir	ig Sale	Rental	N/A			
			Description	Property Address			Date Ac	quired	Cost	Principal Re	esidence	
										Yes	No	
C			Current Market Value	eTotal Mortgages & Lien	G ross Rental Ir	ncome Taxes, Ins., Maint.			Net Rental Income			
		Creditor 1 Name and		d Address		Unpa	aid Bal.	Pmt. Amt.	Per	Lien Position	First Lien Junior Lien	
			Creditor 2 Name and	d Address		Unpa	aid Bal.	Pmt. Amt.	Per	Lien Position	First Lien Junior Lien	
Арр	CoA	Joint	Type:	Property Disposition:	Sold	Pendir	ng Sale	Rental	N/A			
			Description	Property Address			Date Ac	quired	Cost	Principal Re	esidence	
										Yes	No	
	Curre		Current Market Value	eTotal Mortgages & Lien	G ross Rental Ir	I Income Taxes, Ins., Maint.			Net Rental Income			
			Creditor 1 Name and	i Address		Unpa	aid Bal.	Pmt. Amt.	Per	Lien Position	First Lien Junior Lien	
			Creditor 2 Name and	Address		Unpa		Pmt. Amt.	Per	Lien Position	First Lien Junior Lien	
Арр	CoA	Joint	Type:	Property Disposition:	Sold	Pendir	ng Sale	Rental	N/A			
			Description	Property Address			Date Ac	equired	Cost	Principal Re	esidence - No	
			Current Market ValueTotal Mortgages & Lien Gross Rental Incom				ne Taxes, Ins., Maint.		Net Rental Income			
	Cre		Creditor 1 Name and	Unpa	aid Bal.	Pmt. Amt.	Per	Lien Position	First Lien Junior Lien			
			Creditor 2 Name and	Creditor 2 Name and Address				Pmt. Amt.	Per	Lien Position	First Lien Junior Lien	

APPLICANT SIGNATURE(S)

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 and agree that Lender may obtain, use and share my state and federal tax return information for purposes of: 1) reviewing and responding to this loan application; 2) originating the loan; 3) servicing the loan; 4) selling or transferring all or a part of the loan or any interest in it; and (5) internal marketing analysis, marketing to me/us, and other marketing as permitted by law. 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, tax return information consent, and authorizations extend not only to Lender, but also to Third Parties, including loan servicers, any insurer of the loan, government agency loan guarantors, marketing companies, and to any investor to whom Lender may sell all or any part of the loan, as well as to the affiliates, agents, and any successors and assigns of Lender and Third Parties. 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.

APPLICANT:

XApplicant		Date XCo-Applicant		Date				
FOR LENDER'S USE ON	NLY							
Officer No. / Name	Approved By	Concurrence By (If Needed)	Committee Date	Decision Date				
Branch	Application Date	Application No.	Commitment No.	Loan No.				
Originator Name		Loan Origination Company's	Name					
Mortgage Loan Originator Un	ique Identifier, if applicable:	Mortgage Loan Origination Company Identifier, if applicable:						
Decision and Comments:	Approved Denied Incor	nplete Counteroffer Cor	nditional Approval Withd	rawal Other:				

