



# Consumer Loan Application

This application is designed to be completed by the applicant(s) with the lender's assistance.

The Co-Applicant section and all other Co-Applicant questions should be completed to the extent possible if: (1) co-applicant will be jointly obligated with you on the loan; (2) you will be relying on income or assets of the co-applicant as a basis for repayment of the loan; (3) you are relying on income from alimony, child support or separate maintenance from the co-applicant or other party; or (4) you are married to the co-applicant and reside in, or the property is located in, a community property State. If you are married your spouse need not be jointly obligated with you on the loan and need not sign as a co-applicant unless item (2) above applies or unless the spouse's signature is required under state law to create a valid lien pass clear title or waive inchoate rights to property.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit.

Borrower  \_\_\_\_\_ initials  
 Co-Borrower  \_\_\_\_\_ initials

Amount Requested	Collateral (Pledged to secure loan)	Purpose of Loan
\$		

### Borrower

Name		Birth Date
Social Security Number	Phone	
Email Address		
Present Physical Address (street, city, state, zip)	No. years: <input type="checkbox"/> Own <input type="checkbox"/> Rent	
Mailing Address Street or P.O. Box	<input type="checkbox"/> Same as present physical address above	
Former Address (street, city, state, zip) (if less than 2 years)	No. years: <input type="checkbox"/> Own <input type="checkbox"/> Rent	

### Co-Borrower

Name		Birth Date
Social Security Number	Phone	
Email Address		
Present Physical Address (street, city, state, zip)	No. years: <input type="checkbox"/> Own <input type="checkbox"/> Rent	
Mailing Address Street or P.O. Box	<input type="checkbox"/> Same as present physical address above	
Former Address (street, city, state, zip) (if less than 2 years)	No. years: <input type="checkbox"/> Own <input type="checkbox"/> Rent	

### Employment Information

Employer Name and Address		Yrs. & Mos. on this job:
Occupation	Business Phone	Monthly Income \$
Previous Employer (if less than 2 years)	Yrs. & Mos. on this job:	

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Occupation	Business Phone	Monthly Income \$
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### Other Income

Received Since	Monthly Amount
	\$
	\$

Is any of this Other Income likely to be reduced before the credit requested is paid off?  Yes  No

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

Dependents (not listed by Co-Borrower)	no.	ages
----------------------------------------	-----	------

### Other Income

Received Since	Monthly Amount
	\$
	\$

Is any of this Other Income likely to be reduced before the credit requested is paid off?  Yes  No

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

Dependents (not listed by Borrower)	no.	ages
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### Housing Expenses (not listed by Co-Borrower)

Monthly Mortgage or Rent Payment	Estimate Value of Home
Annual Homeowner's Insurance Premium (if applicable)	Annual Property Taxes (if applicable)

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### These Questions Apply to Both Borrower and Co-Borrower

If any of these questions are answered "YES", please explain on an attached sheet.	<b>Borrower</b>	<b>Co-Borrower</b>		<b>Borrower</b>	<b>Co-Borrower</b>
	Are there any outstanding judgements against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you declared bankruptcy in the past 10 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No		<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		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you a party in a lawsuit?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No		<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		<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 note?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

### Acknowledgement and Agreement

I authorize Lender its successors and/or assignees to obtain verification of any information needed to complete my loan request. This information includes but is not limited to my bank account, other assets, employment earnings records and the need to order a consumer credit report. I further authorize anyone to accept a photocopy or facsimile of this document as their authorization to release such information to Lender. I certify that everything I have stated in this application and any attachments is correct. You may keep this application whether or not it is approved. By signing below, I authorize you to check my credit and employment history and to answer questions others may ask you about my credit record with you. I understand that I must update credit information at your request if my financial condition changes.

Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or re-verify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

\_\_\_\_\_  
 Borrowers Signature Date

\_\_\_\_\_  
 Co-Borrowers Signature Date

This information was provided:  In a face to face interview  In a Phone interview  Applicant submitted by fax or mail  Applicant submitted via email or Internet  
 Received by: \_\_\_\_\_ Originator NMLSR ID: \_\_\_\_\_ Originator Company NMLSR ID: 561557