

# CONSUMER LOAN APPLICATION

LOAN APPLICATION – read carefully and check the appropriate box - only one shall apply.

- A.  Secured    B.  Unsecured    INDIVIDUAL Loan Application: If you check A or B, you are applying for individual credit in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested.
- C.  Secured    D.  Unsecured    JOIN Loan Application: If you check C or D, you are applying for joint credit with another person.
- E.  Secured    F.  Unsecured    INDIVIDUAL Loan Application: If you check E or F, you are applying for individual credit, but are 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 the credit requested.

Have you applied for credit with us before?     No     Yes, When? \_\_\_\_\_

BORROWER				CO-BORROWER			
Name		D.O.B.		Name		D.O.B.	
Present Address		No. Years _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent		Present Address		No. Years _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent	
Street				Street			
City/State/Zip				City/State/Zip			
Former address if less than 2 years at present address				Former address if less than 2 years at present address			
Street				Street			
City/State/Zip				City/State/Zip			
Years at former address		<input type="checkbox"/> Own <input type="checkbox"/> Rent		Years at former address		<input type="checkbox"/> Own <input type="checkbox"/> Rent	
Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Unmarried (inc. singles, divorced, widowed)		DEPENDENTS OTHER THAN LISTED BY CO-BORROWER NO AGES		Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Unmarried (inc. singles, divorced, widowed)		DEPENDENTS OTHER THAN LISTED BY CO-BORROWER NO AGES	
(Do not indicate if individual & unsecured credit)				(Do not indicate if individual & unsecured credit)			
Name and Address of Employer		Years employed in this line of work or profession? _____ Years on this job? _____ <input type="checkbox"/> Self-Employed		Name and Address of Employer		Years employed in this line of work or profession? _____ Years on this job? _____ <input type="checkbox"/> Self-Employed	
Position/Title		Type of Business		Position/Title		Type of Business	
SS#	Phone	Bus. Phone		SS#	Phone	Bus. Phone	
Purpose of Loan:				Amount Requested:			

ASSETS		LIABILITIES AND PLEDGED ASSETS			
Description	Cash or Market Value	Creditors Name, Address and Account Number	Acct. Name, If Not Borrower's	No. Pmt. and Mos. left to pay	Unpaid Balance
Cash Deposit Toward Purchase Held By	\$	Installment Debts (include "revolving" charge accts.)		\$ Pmt./Mos. /	\$
Checking and Savings Accounts (Show Names of Institutions/Act. Nos.)				/	
Stocks and Bonds (No./Description)				/	
<b>SUBTOTAL LIQUID ASSETS</b>	<b>\$</b>			/	
Real Estate Owned (Enter Market Value from Schedule Real Estate Owned)				/	
Vested Interest in Retirement Fund		Other Debts Including Stock Pledges		/	
Net Worth of Business Owned (ATTACH FINANCIAL STATEMENT)		Real Estate Loans			
Automobiles (Make and Year)					
Furniture and Personal Property		Automobile Loans			
Other Assets (Itemize)				/	
		Alimony, Child Support and Separate Maintenance Payments Owed To		/	<del>X</del>
		<b>TOTAL MONTHLY PAYMENTS</b>		<b>\$</b>	<del>X</del>
<b>TOTAL ASSETS</b>	<b>A \$</b>	<b>NET WORTH (A minus B) \$</b>			<b>B \$</b>

GROSS MONTHLY INCOME			OTHER INCOME		MONTHLY HOUSING EXPENSE			
Item	Borrower	Co-Borrower	Total	Borrower	Mo. Amt. \$	Rent	\$	<del>X</del>
Base Empl. Income	\$	\$	\$			First Mortgage (P & I)	\$	
Overtime						Other Financing (P & I)		
Business								
Commissions								
<b>TOTAL</b>						<b>Total Monthly Pmt.</b>		

NOTICE: Alimony, Child Support separate maintenance income need not be revealed if the borrower or co-borrower does not choose to have it considered as a basis for receiving loan

STATEMENT OF ASSETS AND LIABILITIES

NAME AND ADDRESS OF TWO RELATIVES NOT LIVING WITH YOU OTHER THAN YOUR SPOUSE \_\_\_\_\_

Name and Address of Co-Owners of security pledged \_\_\_\_\_

Is Applicant obligated to make Alimony, Support or Maintenance Payments?

No  Yes If yes, to (name and address) \_\_\_\_\_ Amt. per month \$ \_\_\_\_\_

Is Joint Applicant or other person (if applicable) obligated to make Alimony, Support or Maintenance Payments?

No  Yes If yes, to (name and address) \_\_\_\_\_ Amt. per month \$ \_\_\_\_\_

Have you been declared bankrupt in the last 10 years or have any unsatisfied judgments or garnishments against you?  No  Yes

If yes, where? \_\_\_\_\_ Yr. \_\_\_\_\_

SIGNATURES - Everything that I have stated in this application is correct to the best of my knowledge. I understand that you will retain this application whether or not it is approved. You are authorized to check my credit and employment history and to answer questions about your credit experience with me.

Applicant's Signature

Date

Other Signature Where Applicable

Date

### FOR INTERNAL USE ONLY

Installment \_\_\_\_\_ Single Pay \_\_\_\_\_ Balloon \_\_\_\_\_ Balloon Pmt. Amount \$ \_\_\_\_\_

Interest Payable \_\_\_\_\_ Principal Reduction \_\_\_\_\_ Demand \_\_\_\_\_ Line of Credit \_\_\_\_\_ 1st Adv. \$ \_\_\_\_\_

FUNDING DATE OF LOAN \_\_\_\_\_ INTEREST RATE  A  O CREDIT LIFE INSURANCE

FIRST PAYMENT DUE \_\_\_\_\_ VARIABLE RATE \_\_\_\_\_ SINGLE LIFE \_\_\_\_\_

PRINCIPAL AMOUNT \$ \_\_\_\_\_ CNB BASE RATE \_\_\_\_\_ SINGLE LIFE & A/H \_\_\_\_\_

FILING FEES \$ \_\_\_\_\_ PRIME \_\_\_\_\_ JOINT LIFE \_\_\_\_\_

L & D FEES \$ \_\_\_\_\_ NO MONTHS \_\_\_\_\_ JOINT LIFE & A/H \_\_\_\_\_

TOTAL FINANCE \$ \_\_\_\_\_ MATURITY DATE \_\_\_\_\_ MAKERS AGE \_\_\_\_\_ CO-MAKERS AGE \_\_\_\_\_

DISBURSEMENTS \_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

REF # \_\_\_\_\_ \$ \_\_\_\_\_ REF # \_\_\_\_\_ \$ \_\_\_\_\_ REF # \_\_\_\_\_ \$ \_\_\_\_\_

Use of Collateral Personal \_\_\_\_\_ Business \_\_\_\_\_ Agriculture \_\_\_\_\_ Purchase Money \_\_\_\_\_ yes \_\_\_\_\_ no

Collateral will be located in \_\_\_\_\_ County at  Maker's address  Other address

COLLATERAL DESCRIPTION _____	SELLING PRICE	
	DOWN PAYMENT &/OR TRADE-IN	
	AMOUNT FINANCED	
	LOAN VALUE	
	DIFFERENCE	

Year	Make	Model	Serial Number	Color	A/T	A/C	P/B	P/S	V/T	Mileage	Tag No.	Cyls	<input type="checkbox"/> new <input type="checkbox"/> used
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INSURANCE AGENT \_\_\_\_\_ ADDRESS: \_\_\_\_\_

CNB Deposit Accounts	Balance	YTD Average

Comments:  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_