

CONSUMER LOAN APPLICATION

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

TO: Name/Address of Lender	What type of credit are you requesting? <i>(Please check appropriate box:)</i> <input type="checkbox"/> SECURED <input type="checkbox"/> UNSECURED <input type="checkbox"/> OPEN-END LINE OF CREDIT <input type="checkbox"/> CLOSED-END TERM LOAN <input type="checkbox"/> INDIVIDUAL (Own income or assets) <input type="checkbox"/> INDIVIDUAL (Own income or assets plus income or assets from other sources) <input type="checkbox"/> JOINT <i>(please initial)</i> _____ <input type="checkbox"/> COSIGNER
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Loan Amount	Interest Rate	Term	Payment	Purpose
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APPLICANT/COSIGNER INFORMATION

Name (Last)	(First)	(MI)	(Suffix)	Taxpayer ID Number (SSN/TIN)	Date of Birth
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Street Address	Driver's License/ID Number	State	Home Phone Number
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City	State	ZIP Code	County	How Long There	No. of Dependents	Age of Dependents
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Previous Address *(if less than 2 years at current address)*

Employer	Address	Phone Number
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Position	How Long	<input type="checkbox"/> Gross <input type="checkbox"/> Net <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly \$	Average Monthly Overtime Pay \$
		How Often Paid	

Previous Employer	Address	Position	How Long
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Nearest Relative Not Living With You	Relationship
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Address	City	State	ZIP Code	Relative's Phone Number
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Immigration Status U.S. Citizen Perm. Resident of U.S. Other:

Marital Status: Do not complete if this application is for individual unsecured credit unless responding party resides in a community property state or is relying on property located in such a state for repayment of the credit requested.

Married Separated Unmarried (including single, divorced, and widowed)

Other Income: Amount \$ Frequency Source

Alimony, Child Support, Separate Maintenance Payments: You are not required to disclose income from alimony, child support, or separate maintenance payments. However, if you are relying on income from alimony, child support, or separate maintenance payments as a basis for repayment of this obligation, please complete the information below.

Payment Received Pursuant to: Court Order Written Agreement Oral Understanding

Alimony per Month \$ Child Support per Month \$ Separate Maintenance Payment per Month \$

CO-APPLICANT INFORMATION

Name (Last)	(First)	(MI)	(Suffix)	Taxpayer ID Number (SSN/TIN)	Date of Birth
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Street Address	Driver's License/ID Number	State	Home Phone Number
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City	State	ZIP Code	County	How Long There	No. of Dependents	Age of Dependents
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Previous Address *(if less than 2 years at current address)*

Employer	Address	Phone Number
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Position	How Long	<input type="checkbox"/> Gross <input type="checkbox"/> Net <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly \$	Average Monthly Overtime Pay \$
		How Often Paid	

Previous Employer	Address	Position	How Long
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Nearest Relative Not Living With You	Relationship
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Address	City	State	ZIP Code	Relative's Phone Number
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Immigration Status U.S. Citizen Perm. Resident of U.S. Other:

Marital Status: Married Separated Unmarried (including single, divorced, and widowed)

Other Income: Amount \$ Frequency Source

Alimony, Child Support, Separate Maintenance Payments: You are not required to disclose income from alimony, child support, or separate maintenance payments. However, if you are relying on income from alimony, child support, or separate maintenance payments as a basis for repayment of this obligation, please complete the information below.

Payment Received Pursuant to: Court Order Written Agreement Oral Understanding

Alimony per Month \$ Child Support per Month \$ Separate Maintenance Payment per Month \$

ADDITIONAL INFORMATION

If you, a joint applicant, or other party answers "yes" to any of the following questions, please explain in the space provided.

Are you a guarantor or co-maker of any leases, contracts, or debts? Applicant: Yes No Joint Applicant/Other Party: Yes No

Are there any suits or judgments pending against you? Applicant: Yes No Joint Applicant/Other Party: Yes No

Have you been declared bankrupt in the last 10 years? Applicant: Yes No Joint Applicant/Other Party: Yes No

COLLATERAL INFORMATION

Collateral to Secure Account: The description should include make, year, length, loan value, selling price, existing liens, serial numbers, name(s) of titleholder(s), legal description, license or registration numbers, etc., as may be applicable.

CURRENT ASSETS

Please attach additional sheet(s) if more space is required for the Current Assets section.

Table with 4 columns: DESCRIPTION OF ASSET, OWNER NAME(S), SUBJECT TO LIEN: YES/NO, VALUE. Includes rows for Total Assets from Addendum and TOTAL ASSETS.

OUTSTANDING DEBTS

The following are all of the loans or debts you presently owe, including charge accounts, installment contracts, credit cards, rents, mortgages, alimony, child support, and separate maintenance payments you are obligated to make. Please attach additional sheet(s) if more space is required.

Use the first column (Applicant Code) to indicate whether the debt is the responsibility of the Applicant (A), Co-Applicant (C), or Joint Applicants (J).

Table with 7 columns: APPLICANT CODE, NAME OF CREDITOR, ACCOUNT NUMBER, ORIGINAL AMOUNT, CURRENT BALANCE, MONTHLY PAYMENTS, Check box if to be paid from proceeds. Includes rows for Total Debts from Addendum and TOTAL DEBTS.

(If joint application, read singular pronouns in the plural.) I warrant that the information contained in this application and that all statements made in this application are made for the purpose of obtaining the loan applied for. I warrant that the financial obligations I disclosed in this application and in support of this application are complete and that I have no other outstanding financial obligations of any kind, including any guarantor or cosigner liability.

Certification: I certify that the information provided in this application is true and correct as of the date set forth opposite my signature on this application and acknowledge my understanding that any intentional or negligent misrepresentations of the information contained in this application may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., and liability for monetary damages to the Lender, its agents, successors, assigns, insurers, and any other person who may suffer any loss due to reliance upon any misrepresentation I made in this application or in any other manner.

Signature fields for Applicant or Cosigner, Date, Signature of Co-Applicant, Date.

CREDITOR USE ONLY

Loan Approval (Indicate Conditions of Loan, if Any)

This application was taken by: [] Face-to-Face Interview [] Mail [] Telephone [] Internet

Table with 3 columns: Date Application Received, Received By, Amount Requested; Date Application Completed, Approved By, Amount Approved.

Principal Reason(s) For Adverse Action Concerning Credit

- Checkboxes for reasons such as: No Credit File, Insufficient Number of Credit References Provided, Limited Credit Experience, Collection Action or Judgment, Garnishment or Attachment, Foreclosure or Repossession, Delinquent Credit Obligations (past or present with others), Bankruptcy, Number of Recent Inquiries on Credit Bureau Report, Other -S pecify:; Unacceptable Type of Credit References, Poor Credit Performance With Us, Temporary or Irregular Employment, Insufficient Length of Employment, Insufficient Income for Amount of Credit Requested, Excessive Obligations in Relation to Income, Temporary Residence, Insufficient Length of Residence; Unable to Verify Credit References, Unable to Verify Employment, Unable to Verify Income, Unable to Verify Residence, Value or Type of Collateral Not Sufficient, Unacceptable Appraisal, Unacceptable Leasehold Estate, We Do Not Grant Credit to Any Applicant on the Terms and Conditions You Request.

Customer Identification Program (CIP) Record Information (Describe Additional Data Collected Pursuant to Institution's CIP)

Applicant/Cosigner:

[] Applicant/Cosigner Information Collected and Verified in Accordance with CIP (initial) _____

Co-Applicant:

[] Co-Applicant Information Collected and Verified in Accordance with CIP (initial) _____