

Consumer Loan Application



Application Information

Application Date: _____

- Individual Credit (you are relying solely on your income or assets)
- Joint Credit – By initialing below, you intend to apply for

“Joint Credit” _____

Amount Requested: \$ _____

Loan Purpose:

- Purchase Auto Other
- Purchase Other
- Refinance or Debt Consolidation
- Modification to an Existing Cedar Valley Bank & Trust Loan**
Change Requested (please describe): _____

Requested Loan Terms

Tell us how we can fit the loan to your needs

Payment Terms

Payment Amount: \$ _____

Or

Number of Months: _____

Type of Repayment (Circle One): Monthly Bi-Weekly Single Pay
Other _____

Security for Credit (Collateral)

- Unsecured Secured

Description of Collateral: _____

Applicant Information

The following information is required to process your loan request(s). Please complete all sections.

Applicant

Full Name:			
Social Security #:		Government ID (Type: i.e. Driver's License, Number and Expiration Date)	
Telephone #:		Date of Birth:	Email Address:
Street Address (no P.O. Boxes): <div style="text-align: right;"><input type="checkbox"/> Own <input type="checkbox"/> Rent</div>		City:	State: Zip Code:
Mailing Address (if different):		City:	State: Zip Code:

Joint Applicant or Other Party

Full Name:			
Social Security #:		Government ID (Type: i.e. Driver's License, Number and Expiration Date)	
Telephone #:		Date of Birth:	Email Address:
Street Address (no P.O. Boxes): <div style="text-align: right;"><input type="checkbox"/> Own <input type="checkbox"/> Rent</div>		City:	State: Zip Code:
Mailing Address (if different):		City:	State: Zip Code:

Assets

This information helps us qualify you for the loan requested

Type of Asset	Account Number	Current Market Value	Remaining Balance of Lien	Owner's Name
Checking				
Savings				
Retirement Accounts				
Real Estate				
Automobiles				
Other				
Totals				

Obligations

This section should be charge accounts, installment contracts, credit cards, rent, mortgages and other obligations

Creditor Name	Type of Debt	Current Balance	Monthly Payment	Collateral Securing Debt
	Mortgage or Rent Payment			
Totals				

Employment Information

Employment Information	
Applicant	Joint Applicant or Other Party
<p>1st Employer: <input type="checkbox"/> Current <input type="checkbox"/> Previous <input type="checkbox"/> Self No. of Years:</p> <p>Name:</p> <p>Address:</p> <p>Phone:</p> <p>Gross Monthly Salary/Commission: \$</p> <p>Position/Title:</p>	<p>1st Employer: <input type="checkbox"/> Current <input type="checkbox"/> Previous <input type="checkbox"/> Self No. of Years:</p> <p>Name:</p> <p>Address:</p> <p>Phone:</p> <p>Gross Monthly Salary/Commission: \$</p> <p>Position/Title:</p>
<p>2nd Employer: <input type="checkbox"/> Current <input type="checkbox"/> Previous <input type="checkbox"/> Self No. of Years:</p> <p>Name:</p> <p>Address:</p> <p>Phone:</p> <p>Gross Monthly Salary/Commission: \$</p> <p>Position/Title:</p>	<p>2nd Employer: <input type="checkbox"/> Current <input type="checkbox"/> Previous <input type="checkbox"/> Self No. of Years:</p> <p>Name:</p> <p>Address:</p> <p>Phone:</p> <p>Gross Monthly Salary/Commission: \$</p> <p>Position/Title:</p>
<p>Other Income: Alimony, child support, or separate maintenance income <u>need not</u> be revealed if you do not wish to have it considered as a basis for repaying this obligation.</p> <p>\$ per Month Source:</p>	<p>Other Income: Alimony, child support, or separate maintenance income <u>need not</u> be revealed if you do not wish to have it considered as a basis for repaying this obligation.</p> <p>\$ per Month Source:</p>
<p>Is any income listed in likely to be reduced before the credit is paid off?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No If "yes", explain:</p>	<p>Is any income listed in likely to be reduced before the credit is paid off?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No If "yes", explain:</p>

Other Obligations / Declarations

Other Obligations / Declarations	
Applicant	Joint Applicant or Other Party
<p>Are you a co-maker, endorser, co-signer, surety, or guarantor on any loan, contract or other obligation?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No If "yes", explain:</p>	<p>Are you a co-maker, endorser, co-signer, surety, or guarantor on any loan, contract or other obligation?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No If "yes", explain:</p>
<p>Are there any unsatisfied judgments against you?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No If "yes", explain:</p>	<p>Are there any unsatisfied judgments against you?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No If "yes", explain:</p>
<p>Have you been declared bankrupt in the last 10 years?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No If "yes", explain:</p>	<p>Have you been declared bankrupt in the last 10 years?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No If "yes", explain:</p>
<p>Are you obligated to make Alimony, Support or Maintenance Payments?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No If "yes", explain:</p>	<p>Are you obligated to make Alimony, Support or Maintenance Payments?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No If "yes", explain:</p>

Signatures

By signing below, Loan Applicant submits this application and the information provided on all accompanying financial statements and schedules for the purpose of obtaining credit and represents that the information submitted is accurate and complete. Loan Applicant acknowledges that representations made in this application will be relied on by Cedar Valley Bank & Trust in evaluating this application and, if approved, in extending credit. Loan Applicant acknowledges that Cedar Valley Bank & Trust has not made any commitment to approve this application and extend credit, unless otherwise agreed to in writing. Cedar Valley Bank & Trust is authorized to conduct any inquiries it decides are necessary to verify the accuracy of the information contained in this application and to use any reasonable method to determine the creditworthiness of the Loan Applicant. Cedar Valley Bank & Trust is also authorized to answer any questions from others about Lender's credit experience with the parties in this application. Loan Applicant will promptly notify Cedar Valley Bank & Trust of any subsequent changes which would affect the accuracy of this application, and will provide all documents and information that Cedar Valley Bank & Trust decides are necessary to complete this application. Loan Applicant authorizes Cedar Valley Bank & Trust to retain this application, whether or not Cedar Valley Bank & Trust approves any extension of credit. Any intentional misrepresentation of the information contained herein could result in criminal action under federal law.

In addition, each individual signing below authorizes Cedar Valley Bank & Trust to check their individual credit account and employment history and have a credit reporting agency prepare a credit report on them.

Equal Credit Opportunity Notice: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (providing the applicant has the capacity to enter into a binding contract), because all or a part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with the law concerning this creditor is: Federal Deposit Insurance Corporation.

Marital Status: Leave blank, *unless:* (1) the credit will be secured, or (2) you reside in a community property state, or (3) you are relying on property, located in a community property state, as a basis for repayment.

Applicant:

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

Joint Applicant or Other Party:

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

X _____ Date _____ / ____ / ____
Applicant Signature

X _____ Date _____ / ____ / ____
Joint Applicant, or Other Party, Signature

FEDERAL CREDIT APPLICATION INSURANCE DISCLOSURE

I have applied for an extension of credit with you. You are soliciting, offering, or selling me an insurance product or annuity in connection with this extension of credit. **FEDERAL LAW PROHIBITS YOU FROM CONDITIONING THE EXTENSION OF CREDIT ON EITHER:**

1. My purchase of an insurance product or annuity from you or from any of your affiliates; or
2. My agreement not to obtain, or a prohibition on me from obtaining, an insurance product or annuity from an unaffiliated entity.

By signing, I acknowledge that I have received a copy of this form on today's date or within three (3) days if I have applied by telephone. Unless this disclosure is provided electronically or I have applied for credit by mail, I also acknowledge that you have provided this disclosure to me orally.

BORROWER:

_____ Date _____

_____ Date _____

For Telephone Applications Only:

As an authorized representative of Lender, I confirm that I have made the above Credit Application Insurance Disclosures orally to the Applicant(s) and that the receipt of the oral disclosures were acknowledged orally by the Applicant(s). I also confirm that I have mailed to the Applicant(s) the above Credit Application Insurance Disclosures within three (3) days beginning the first business day after the application is taken, excluding Sunday and federal public holidays.

Authorized Representative (Date)