

Consumer Loan Application

CREDIT REQUESTED					COLLATERAL OFFERED				
Account Requested <input type="checkbox"/> Individual <input type="checkbox"/> Joint We intend to apply for joint credit. _____ Applicant Co-Applicant		Amount Requested	# of Payments	Preferred Payment Date	<input type="checkbox"/> Titled/Vehicle <input type="checkbox"/> Deposit Account/ Investments <input type="checkbox"/> Unsecured <input type="checkbox"/> Other				
		Description of Collateral Offered							
		Purpose of Credit Request							
		Loan Type (i.e. Installment, Credit Line)							
APPLICANT <i>If the Applicant is married, he/she may apply for individual credit.</i>					CO-APPLICANT				
Applicant's Roll: <input type="checkbox"/> Borrower					Applicant's Roll: <input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor				
Name					Name				
Date of Birth			SSN		Date of Birth			SSN	
Driver's Lic. #			Exp. Date		Driver's Lic. #			Exp. Date	
Home Street Address			Yrs/Mos.		Home Street Address			Yrs/Mos.	
City, State, Zip			County		City, State, Zip			County	
Home Phone		Cell Phone			Home Phone		Cell Phone		
E-Mail Address					E-Mail Address				
# of Dependents		Ages of Dependents			# of Dependents		Ages of Dependents		
Previous Address (if current less than 2 years)			Yrs/Mos.		Previous Address (if current less than 2 years)			Yrs/Mos.	
City, State, Zip					City, State, Zip				
EMPLOYMENT INFORMATION – APPLICANT					CO-APPLICANT				
Business Name/Employer <input type="checkbox"/> Self Employed					Business Name/Employer <input type="checkbox"/> Self Employed				
Business/Employer Street Address					Business/Employer Street Address				
City, State, Zip					City, State, Zip				
Business Phone		Monthly Income			Business Phone		Monthly Income		
Position/Title		From	To		Position/Title		From	To	
Previous Business Name/Employer <input type="checkbox"/> Self Employed					Previous Business Name/Employer <input type="checkbox"/> Self Employed				
Business/Employer Street Address					Business/Employer Street Address				
Business Phone		Monthly Income			Business Phone		Monthly Income		
Position/Title		From	To		Position/Title		From	To	

ABOUT YOUR EXISTING LOANS AND ACCOUNTS					
<input type="checkbox"/> Rent Home <input type="checkbox"/> Own Home in the following names:					
Monthly Payment/Rent	Purchase Price	Date Purch.	Present Value	Original Loan Amount	Current Loan Balance
Name and Address of Mortgage Holder or Landlord					
Name of My Financial Institution		Checking Account #		Savings Account #	
OTHER INCOME (IF ANY) – <i>Indicate Monthly Values (Alimony, Child Support or Separate Maintenance Income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.)</i>					
Interest/Dividends	Rental Income	Other Income		Describe "Other Income" Source	
ASSETS			LOANS OR OTHER OBLIGATIONS		
CATEGORY	VALUE	CATEGORY	AMOUNT OWED	MONTHLY PAYMENT	
Cash/Deposits					
Stocks or Bonds					
Automobiles		Auto Loans			
Real Estate		Real Estate Loans			
Life Insurance (Face Value)		Life Insurance Loans			
Retirement Funds		Credit Card Debt			
Other Assets		Other Obligations			
Total Assets		Total Liabilities			
		Net Worth			
QUESTIONS					
Applicant	Co-Applicant	Explanation <i>(please use an additional sheet if necessary)</i>			
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are there any outstanding judgments against you?			
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you ever been declared bankrupt?			
<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	Are you a party to a lawsuit?			
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you obligated on any loan resulting in judgment, foreclosure or title transfer?			
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you delinquent, in default on any Federal debt, financial obligation, bond or loan guarantee?			
<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	Is any part of the down payment borrowed?			
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you a co-maker or an endorser on a loan?			
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you ever had merchandise repossessed?			
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you ever been denied credit with us?			
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you a U.S. citizen?			
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	If no, are you a resident alien?			
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	If no, are you a non-resident alien?			
APPLICANT SIGNATURES					
<p>I/We hereby apply for the loan or credit described in this application. I/We certify that I/we made no misrepresentation 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 that Lender will retain this application and any other credit information Lender receives, even if no loan or credit is granted. These representations and authorizations extend not only to Lender, but also to any insurer of the loan and to any investor to whom Lender may sell all or any part of the loan. 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.</p>					
X _____ Applicant		X _____ Co-Applicant			
Date		Date			
TO BE COMPLETED BY Banker					
Application Taken By: <input type="checkbox"/> Face to Face Interview <input type="checkbox"/> Mail/Email <input type="checkbox"/> Telephone <input type="checkbox"/> Internet				Date Application Received	
Banker Name		Banker's Phone		Bank Name/Address	
				Village Bank, 3350 Bridge St NW, St. Francis, MN 55070	