



# Consumer Loan Application

I am applying for  Individual Credit  Joint Credit  
 Please initial here to express your intent to apply for: \_\_\_\_\_ Individual Credit \_\_\_\_\_ Joint Credit

## Loan Request (Please Print)

Amount Requested \$	Purpose	Term Months	Collateral
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## Applicant *Please fill in all requested information on both sides of this application*

Name	Date of Birth	Social Security #	
Phone / Cell Phone	E-Mail	Number of Dependents	
Mailing Address	City	State	Zip
Street Address	City	State	Zip
Last Address (if < 3 years at current)	City	State	Zip
Employer's Name Street Address	Years there City	State	Position Phone
Previous Employer's Name Street Address	Years there City	State	Position Phone
Name & Address of nearest relative not living with you Street Address	Name City	State	Relationship Zip

## Co-Applicant *Please fill in all requested information on both sides of this application*

Name	Date of Birth	Social Security #	
Phone / Cell Phone	E-Mail	Number of Dependents	
Mailing Address	City	State	Zip
Street Address	City	State	Zip
Employer's Name Street Address	Years there City	State	Position Phone
Previous Employer's Name Street Address	Years there City	State	Position Phone
Name & Address of nearest relative not living with you Street Address	Name City	State	Relationship Zip

Gross Monthly Income			Current Monthly Housing Expenses		
	Applicant	Co-Applicant	Total		
Base Employment Income				First Mortgage or Rent	
Overtime				Other Financing on Home	
Bonuses/Commissions				Homeowners Insurance	
Dividends/Interest				Real Estate Taxes	
Other Income* (Describe Below)				Association Dues	
Total				Total	

**\*Description of Other Income** Notice: Alimony, child support, or other separate maintenance income need not be revealed if the applicant or co-applicant does not choose to have it considered as a basis for repaying the loan.

A- Applicant C- Co-Applicant	Source of Income	Monthly Amount

## These Questions Apply to Both the Applicant and Co-Applicant

If a "Yes" is indicated on any response to Question number 1-6 please explain on an attached sheet	Applicant	Co-Applicant
1. Are there any outstanding judgments against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. Have you been declared bankrupt in the past 7 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. Have you had property foreclosed upon or given title or deed in lieu of in the past 7 years	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
4. Are you party to a law suit?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
5. 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
6. 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
7. Are you a U.S. Citizen?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
7a. If "No", are you a resident alien?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
7b. If "No", are you a non-resident alien?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Assets and Liabilities					
Assets		Current Value	Liabilities	Monthly Payment	Unpaid Balance
The First N.A. Checking			Mortgage/Rent		
The First N.A. Savings/CD					
Other Bank Accounts					
			Other Real Estate Payments		
Stocks, Bonds, Mutual Funds					
			Vehicle Loans		
Vehicles					
			Credit Cards		
Home					
Other Real Estate					
Other Assets					
			Child Support and/or Alimony Payments		
Life Ins Face Value	Cash Value		Total Liabilities (B)	n/a	
Total Assets (A)			Net Worth (A-B)	n/a	

**Notice of Sale of Insurance**

This document is an application for a loan. In conjunction with the application the Lender (First National Bank) may solicit, offer to sell, or will sell an insurance product or annuity. Federal law requires that the following disclosures be provided to you.

Credit Disclosure:	<ol style="list-style-type: none"> <li>Lender, as a condition of granting you a loan, cannot require that you purchase an insurance product or annuity from Lender or any of its affiliates.</li> <li>Lender, as a condition of granting you a loan, cannot require your agreement not to obtain or prohibit you from obtaining an insurance product from an unaffiliated entity.</li> </ol>
Insurance Disclosure:	<ol style="list-style-type: none"> <li>The insurance product or annuity is not a deposit or other obligation of, or guaranteed by, the bank or an affiliate of the bank.</li> <li>The insurance product or annuity is not insured by the Federal Deposit Insurance Corporation (FDIC) or any agency of the United States, the bank, or an affiliate of the bank.</li> <li>In the case of an insurance product or annuity that involves investment risk, there is investment risk associated with the product including the possible loss of value.</li> </ol>

**Applicant Acknowledgment**

Consumer reports (credit reports) may be obtained in connection with your loan application. (1) if you request, you will be informed whether or not consumer reports were obtained. (2) If reports were obtained. If you request, you will be informed of the names and addresses of the consumer reporting agencies (credit bureaus) that furnished the reports. You must insure real or personal property securing your loan in accordance with the requirements of the loan documents. You may purchase such insurance through any insurance agent and from any insurance company that is reasonable to us. We may report information about your account to credit bureaus, late payments, missed payments, or other defaults on your account may be reflected in your credit report. My/our signature below authorizes First National Bank to obtain a credit report, loan balances, or pay-off information and to verify employment information listed herein.

This application is submitted to obtain credit and I hereby acknowledge receipt of the disclosures contained herein and certify that all information herein is true and complete.

Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_ Co-Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_

**Only Complete The Following Section If The Purpose Of This Request Is To Purchase, Refinance, Or Make Improvements to a Dwelling**

**INFORMATION FOR GOVERNMENT MONITORING PURPOSES**

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on a basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish this information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for).

Applicant <input type="checkbox"/> do not wish to furnish this information	Co-Applicant <input type="checkbox"/> do not wish to furnish this information
Ethnicity <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Black or African American	Race <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Black or African American
Sex <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex <input type="checkbox"/> Female <input type="checkbox"/> Male

To be Completed by Interviewer: Information provided By:  Face to Face Interview  Telephone Interview  
 Applicant via Mail or Fax  Applicant via Internet

**FOR BANK USE ONLY**

Date Application Considered Complete	HMDA Reportable: <input type="checkbox"/> Yes <input type="checkbox"/> No	
Loan Originator Name	First National Bank	Branch Address
Loan Originator NMLS Identifier	Bank NMLS Identifier 405616	Loan Originator's Phone Number
Loan Originator Signature		Date