

# CLARKSTON STATE BANK CONSUMER LOAN APPLICATION

Credit Requested Is: <input type="checkbox"/> Home Equity Loan <input type="checkbox"/> Collateral Secured Loan <input type="checkbox"/> Personal Unsecured Loan		Account Requested: <input type="checkbox"/> Individual <input type="checkbox"/> Joint
Amount Requested \$	Description of Collateral Offered	We intend to apply for joint credit Initial _____ Co-Applicant _____
Purpose of Credit Request		Applicant _____ Co-Applicant _____

If the Applicant is married, he or she may apply for individual credit. For Marital Status, check one if a) you are applying for a secured credit; b) you reside in a community property state; or c) you are relying on property in a community property state as a basis for repayment of the credit requested.

Applicant	APPLICANT INFORMATION		Co-Applicant
Applicant Role: <input type="checkbox"/> Borrower <input type="checkbox"/> Co-Signer <input type="checkbox"/> Guarantor	Applicant Name (include Jr. or Sr. if applicable)		Applicant Role: <input type="checkbox"/> Borrower <input type="checkbox"/> Co-Signer <input type="checkbox"/> Guarantor
Social Security Number	Home Phone (incl. area code)	DOB (mm-dd-yyyy)	Co-Applicant Name (include Jr. or Sr. if applicable)
Email Address			Social Security Number
<input type="checkbox"/> Married <input type="checkbox"/> Separated	Dependents (not listed by Co-Applicant) no.   ages		Home Phone (incl. area code)
<input type="checkbox"/> Unmarried (include single, divorced, widowed)			DOB (mm-dd-yyyy)
Citizenship: <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent Resident Alien <input type="checkbox"/> Non-Resident Alien	Present Address (street, city, state, ZIP) since		Email Address
Mailing Address, if different from Present Address			<input type="checkbox"/> Married <input type="checkbox"/> Separated
			Dependents (not listed by Applicant) no.   ages
			<input type="checkbox"/> Unmarried (include single, divorced, widowed)
			Citizenship: <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent Resident Alien <input type="checkbox"/> Non-Resident Alien
			Present Address (street, city, state, ZIP) since
			Mailing Address, if different from Present Address
If residing at present address for less than two years, complete the following:			
Former Address (street, city, state, ZIP) from		to	Former Address (street, city, state, ZIP) from
			to

Applicant	EMPLOYMENT / INCOME INFORMATION		Co-Applicant
Name & Address of Employer <input type="checkbox"/> Self Employed	Yrs. on this job		Name & Address of Employer <input type="checkbox"/> Self Employed
	<input type="checkbox"/> Full time		Yrs. on this job
Position/Title & Type of Business	Business Phone (incl. area code)		Name & Address of Employer <input type="checkbox"/> Self Employed
Gross Monthly Income \$			Yrs. on this job
Name & Address of Employer <input type="checkbox"/> Self Employed	Dates from to		Position/Title & Type of Business
Position/Title & Type of Business	Business Phone (incl. area code)		Business Phone (incl. area code)
Name & Address of Employer <input type="checkbox"/> Self Employed	Dates from to		Gross Monthly Income \$
Position/Title & Type of Business	Business Phone (incl. area code)		Name & Address of Employer <input type="checkbox"/> Self Employed
Name & Address of Employer <input type="checkbox"/> Self Employed	Dates from to		Dates from to
Position/Title & Type of Business	Business Phone (incl. area code)		Position/Title & Type of Business
			Business Phone (incl. area code)

**NOTICE: 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.**

Other Income \$	Other Income \$
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HOUSING INFORMATION			
<input type="checkbox"/> Own <input type="checkbox"/> Rent since	Monthly Housing/Rent \$	Present Value \$	Date Purchased

CASH ASSET INFORMATION		
Financial Institution Name	Saving Account Balance \$	Checking Account Balance \$

I/We hereby apply for the loan or credit described in this application. I/We certify that I/we made no misrepresentations 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.

X _____		X _____	
<b>Applicant</b>	<b>Date</b>	<b>Co-Applicant</b>	<b>Date</b>

## ASSETS AND LIABILITIES ADDENDUM TO CONSUMER LOAN APPLICATION

Applicant: \_\_\_\_\_

Application Number: \_\_\_\_\_

Assets	Liabilities
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Checking and Savings Accounts		Name and Address of Creditor		
Name & Address of Institution	Cash or Market Value	Name & Address of Company	Payment	Balance
Acct. No.	\$	Acct. No.	\$	\$
Acct. No.	\$	Acct. No.	\$	\$
Acct. No.	\$	Acct. No.	\$	\$
Acct. No.	\$	Acct. No.	\$	\$
Acct. No.	\$	Acct. No.	\$	\$
Stocks and Bonds Assets		Name and Address of Creditor		
Number	Description	Cash or Market Value	Name & Address of Company	Payment
		\$		
		\$		
		\$	Acct. No.	\$
		\$	Name & Address of Company	Payment
Life Insurance - Face Value		\$		Balance
Real Estate Owned Assets		\$		
Vested Interest in Retirement Funds		\$		
Net Worth of Business Owned		\$	Acct. No.	\$
Automobiles Owned:		Name and Address of Creditor		
Year	Make and Model	Cash or Market Value	Name & Address of Company	Payment
		\$		
		\$		
		\$	Acct. No.	\$
		\$	Name & Address of Company	Payment
		\$		Balance
Other Assets Owned:		Name and Address of Creditor		
Description	Cash or Market Value	Name & Address of Company	Payment	Balance
	\$			
	\$	Acct. No.	\$	\$
	\$	Alimony/Child Support/Separate Maintenance Owed to	\$	
	\$	Job Related Expense	\$	
	\$			
	\$			
<b>LIQUID ASSETS</b>	<b>\$</b>	<b>TOTAL MONTHLY PAYMENTS</b>	<b>\$</b>	<b>\$</b>
<b>TOTAL ASSETS</b>	<b>\$</b>	<b>TOTAL LIABILITIES</b>	<b>\$</b>	<b>\$</b>
<b>NET WORTH</b>	<b>\$</b>			

\*\* indicates obligations satisfied at or before loan closing.