

CONSUMER LOAN APPLICATION

CREDIT REQUESTED

Account Requested <input type="checkbox"/> Individual <input type="checkbox"/> Joint We intend to apply for joint credit.	Amt. Requested	# of Payments	Preferred Pmt. Amt.	Preferred Pmt. Day	Market Survey
Specific Purpose of Loan					
Collateral Offered					
Applicant Co-Applicant					

COMPLETION INSTRUCTIONS FOR APPLICANT

Complete the Applicant Information section for the first Applicant. Mark the appropriate box to indicate whether the Applicant is applying as a Borrower, Cosigner, Guarantor, Grantor (of collateral), or Other for a different capacity. If the Applicant is married, he or she may apply for individual credit.

APPLICANT INFORMATION: ☐ Borrower ☐ Cosigner ☐ Guarantor ☐ Grantor ☐ Other:

Applicant's Full Name (First M.I. Last)		Social Security Number	Former Names and Aliases		
Home Phone	Date of Birth	Driver's License Number	Ages of Dependents	Years of Education	Years in Current Profession

ADDRESS INFORMATION

Home Address (Street, City, State, Zip Code) (If rural, show Road and Box No)	Since	<input type="checkbox"/> Own <input type="checkbox"/> Rent
Mailing Address (Street or P.O. Box, City, State, Zip Code)		
Previous Home Address (Street, City, State, Zip Code)	From	To

EMPLOYMENT INFORMATION

Applicant's Employer (If Self-Employed, Name and Nature of Business)		Business Address (Street, City, State, Zip Code)			
Type of Business	Supervisor	Phone Number	Title / Position	Since	Salary per
Second Employer (If Self-Employed, Name and Nature of Business)		Business Address (Street, City, State, Zip Code)			
Type of Business	Supervisor	Phone Number	Title / Position	Since	Salary per

PERSONAL REFERENCES

Name	Address (Street or P.O. Box, City, State, Zip Code)	Phone Number	Relationship

MARITAL STATUS

Applicant: ☐ Married ☐ Separated ☐ Unmarried (including single, divorced, and widowed)

COMPLETION INSTRUCTIONS FOR CO-APPLICANTS

(a) If you are applying for joint credit or will be permitted to use the account, complete the Co-Applicant Information section as a Borrower. (b) If the Applicant is applying for individual credit, but relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete the Co-Applicant Information section, to the extent possible, providing information about the person on whose alimony, support, or maintenance payments or income or assets the Applicant is relying. (c) If the Applicant resides in a community property state or is relying on property located in such a state as a basis for repayment of the credit requested, complete the Co-Applicant Information section with regard to the Applicant's spouse.

CO-APPLICANT INFORMATION: ☐ Borrower ☐ Cosigner ☐ Guarantor ☐ Grantor ☐ Other:

Co-Applicant's Full Name (First M.I. Last)		Social Security Number	Former Names and Aliases		
Home Phone	Date of Birth	Driver's License Number	Ages of Dependents	Years of Education	Years in Current Profession

ADDRESS INFORMATION

Home Address (Street, City, State, Zip Code) (If rural, show Road and Box No)

Since

☐ Own☐ Rent

Mailing Address (Street or P.O. Box, City, State, Zip Code)

Previous Home Address (Street, City, State, Zip Code)

From

To

EMPLOYMENT INFORMATION

Co-Applicant's Employer (If Self-Employed, Name and Nature of Business)

Business Address (Street, City, State, Zip Code)

Type of Business

Supervisor

Phone Number

Title / Position

Since

Salary

per

Second Employer (If Self-Employed, Name and Nature of Business)

Business Address (Street, City, State, Zip Code)

Type of Business

Supervisor

Phone Number

Title / Position

Since

Salary

per

PERSONAL REFERENCES

Name

Address (Street or P.O. Box, City, State, Zip Code)

Phone Number

Relationship

MARITAL STATUSCo-Applicant: ☐ Married ☐ Separated ☐ Unmarried (including single, divorced, and widowed)**QUESTIONS**

Applicant (1)

Co-Applicant (2)

Explanation (Please use an attached sheet if necessary.)

☐ Yes ☐ No☐ Yes ☐ No

Are there any outstanding judgments against you?

☐ Yes ☐ No☐ Yes ☐ No

Have you ever been declared bankrupt?

☐ Yes ☐ No☐ Yes ☐ No

Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?

☐ Yes ☐ No☐ Yes ☐ No

Are you party to a lawsuit?

☐ Yes ☐ No☐ Yes ☐ No

Are you obligated on any loan resulting in judgment, foreclosure or title transfer?

☐ Yes ☐ No☐ Yes ☐ No

Are you delinquent/in default on any Federal debt, financial obligation, bond, or loan guarantee?

☐ Yes ☐ No☐ Yes ☐ No

Are you obligated to pay alimony, child support, or separate maintenance?

☐ Yes ☐ No☐ Yes ☐ No

Is any part of the down payment borrowed?

☐ Yes ☐ No☐ Yes ☐ No

Are you a co-maker or an endorser on a loan?

☐ Yes ☐ No☐ Yes ☐ No

Have you ever had merchandise repossessed?

☐ Yes ☐ No☐ Yes ☐ No

Have you ever been denied credit with this lender?

☐ Yes ☐ No☐ Yes ☐ No

Are you a U.S. citizen?

☐ Yes ☐ No☐ Yes ☐ No

If no, are you a resident alien?

☐ Yes ☐ No☐ Yes ☐ No

If no, are you a non-resident alien?

PREVIOUS CREDIT REFERENCES	

Names Credit Listed In	Loan Purpose	Creditor Name and Address	Account Number	Highest Balance	Date Paid
<input type="checkbox"/> App <input type="checkbox"/> CoApp <input type="checkbox"/> Other				\$	
<input type="checkbox"/> App <input type="checkbox"/> CoApp <input type="checkbox"/> Other					
<input type="checkbox"/> App <input type="checkbox"/> CoApp <input type="checkbox"/> Other					
<input type="checkbox"/> App <input type="checkbox"/> CoApp <input type="checkbox"/> Other					

SCHEDULE OF OTHER INCOME

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.

Alimony, child support, separate maintenance received under ☐ Court Order ☐ Written Agreement ☐ Oral Understanding ☐ Other

PARTIES **INCOME TYPES:** A = Alimony/Child Support B = Bonuses C = Commissions I = Interest & Dividends O = Overtime R = Retirement X = Other

App	CoA	Joint	Type	Description	Amount	Frequency

SCHEDULE OF EXPENSES	
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PARTIES

EXPENSE TYPES: D=Dues-Homeowner Association H=Hazard Insurance P=Private Mortgage Insurance R=Rent T=Taxes (Property) U=Utilities
 A=Alimony/Child Support C=Child/Dependent Care E=Estimated Living Expenses F=Federal & State Taxes I=Insurance Payments
 M=Medical O=Other

PARTIES A=Alimony/Child Support C=Child/Dependent Care E=Estimated Living Expenses F=Federal & State Taxes I=Insurance Payments
M=Medical O=Other

[illegible]

SCHEDULE OF LIABILITIES (NON-REAL ESTATE)

PARTIES **LIABILITY TYPES:** A = Automobile Loans I = Installment/Revolving T = Third Party Obligations (As Co-Maker or Guarantor) O = Other

[illegible]

SCHEDULE OF ASSETS (NON-REAL ESTATE)	
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CASH / ACCOUNTS	
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PARTIES ACCOUNT TYPES: C = Checking T = Time Certificate of Deposit I = IRA/SEP M = Money Market Account S = Savings O = Other

[illegible]

STOCKS / BONDS

App	CoA	Joint	Description	Broker / Company	Account Number	Value	Subject to Debt

LIFE INSURANCE									
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[illegible]

BUSINESSES OWNED							
App	CoA	Joint	Business Name	Financial Statement Date	Date Received	Value	Subject to Debt

RETIREMENT FUNDS						
App	CoA	Joint	Description of Retirement Plan	Year Fully Vested	Value	Subject to Debt

[illegible]

App	CoA	Joint	Type	Description	Value	Subject to Debt

App	CoA	Joint	Type	Description	Value	Subject to Debt

SCHEDULE OF REAL ESTATE OWNED

App	CoA	Joint	Type:	Property Disposition: <input type="checkbox"/> Sold <input type="checkbox"/> Pending Sale <input type="checkbox"/> Rental <input type="checkbox"/> N/A				
			Description	Property Address	Date Acquired	Cost	Principal Residence <input type="checkbox"/> Yes <input type="checkbox"/> No	
			Current Market Value	Total Mortgages & Liens	Gross Rental Income	Taxes, Ins., Maint.	Net Rental Income	
			Creditor 1 Name and Address			Unpaid Bal.	Pmt. Amt.	Per
			Creditor 2 Name and Address			Unpaid Bal.	Pmt. Amt.	Per

App	CoA	Joint	Type: _____ Property Disposition: <input type="checkbox"/> Sold <input type="checkbox"/> Pending Sale <input type="checkbox"/> Rental <input type="checkbox"/> N/A									
			Description	Property Address			Date Acquired	Cost	Principal Residence <input type="checkbox"/> Yes <input type="checkbox"/> No			
			Current Market Value	Total Mortgages & Liens	Gross Rental Income	Taxes, Ins., Maint.	Net Rental Income					
			Creditor 1 Name and Address			Unpaid Bal.	Pmt. Amt.	Per	Lien Position <input type="checkbox"/> First Lien <input type="checkbox"/> Junior Lien			
			Creditor 2 Name and Address			Unpaid Bal.	Pmt. Amt.	Per	Lien Position <input type="checkbox"/> First Lien <input type="checkbox"/> Junior Lien			

App	CoA	Joint	Type: _____ Property Disposition: <input type="checkbox"/> Sold <input type="checkbox"/> Pending Sale <input type="checkbox"/> Rental <input type="checkbox"/> N/A										
			Description		Property Address			Date Acquired		Cost		Principal Residence <input type="checkbox"/> Yes <input type="checkbox"/> No	
			Current Market Value		Total Mortgages & Liens		Gross Rental Income		Taxes, Ins., Maint.		Net Rental Income		
			Creditor 1 Name and Address				Unpaid Bal.		Pmt. Amt. Per		Lien Position <input type="checkbox"/> First Lien <input type="checkbox"/> Junior Lien		
			Creditor 2 Name and Address				Unpaid Bal.		Pmt. Amt. Per		Lien Position <input type="checkbox"/> First Lien <input type="checkbox"/> Junior Lien		

CREDIT LIFE AND DISABILITY INSURANCE

☐ Credit Life

☐ Involuntary Unemployment

☒ Credit Life

☐ Involuntary Unemployment

APPLICANT SIGNATURE(S)

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.

APPLICANT:

X _____ Date _____ X _____ Date _____
Applicant Co-Applicant

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. You may select one or more designations for "race." The law provides that a lender may not discriminate on the basis of this information, even if you choose not to furnish it. However, if you choose not to furnish the information and you have made this application in person, under federal regulations the lender is required to note ethnicity, race, and sex on the basis of visual observation or surname. If you do not wish to furnish this information, please check below.

APPLICANT:☐ I do not wish to furnish this information

Ethnicity:

☐ Hispanic or Latino
☐ Not Hispanic or Latino

Race:

☐ American Indian or Alaska Native
☐ Asian
☐ Black or African American
☐ Native Hawaiian or Other Pacific Islander
☐ White

Sex:

☐ Female
☐ Male**CO-APPLICANT:**☐ I do not wish to furnish this information

Ethnicity:

☐ Hispanic or Latino
☐ Not Hispanic or Latino

Race:

☐ American Indian or Alaska Native
☐ Asian
☐ Black or African American
☐ Native Hawaiian or Other Pacific Islander
☐ White

Sex:

☐ Female
☐ Male**TO BE COMPLETED BY INTERVIEWER**

This application was taken by:

☐ Face to Face Interview
☐ Mail
☐ Telephone
☐ Internet

Interviewer _____

Interviewer's Phone Number _____

Name and Address of Interviewer's Employer _____

FOR LENDER'S USE ONLY

Officer No. / Name	Approved By	Concurrence By (If Needed)	Committee Date	Decision Date
Department	Application Date	Application No.	Commitment No.	Loan No.
Originator Name		Loan Origination Company's Name		
Mortgage Loan Originator Unique Identifier, if applicable:		Mortgage Loan Origination Company Identifier, if applicable:		

Decision and Comments: ☐ Approved ☐ Denied ☐ Incomplete ☐ Counteroffer ☐ Conditional Approval ☐ Withdrawal ☐ Other: _____

*The First National Bank of Ely
595 Aultman Street
Ely, NV 89301*

*Regulation B:
Notice of Intent to Apply for Joint Credit*

The Equal Credit Opportunity Act (ECOA) implemented by Regulation B requires lender to obtain evidence of an intent to apply jointly from each applicant at the time of application. The lender may not deem the submission of a joint financial statement or other evidence of jointly held assets as an application for joint credit. Please document below your intent to apply jointly.

Applicant Print Name

Application Date

Applicant Signature

I intend to apply for joint credit ☐ *Yes* ☐ *No*

Co-Applicant Print Name

Application Date

Co-Applicant Signature

I intend to apply for joint credit ☐ *Yes* ☐ *No*

Co-Applicant Print Name

Application Date

Co-Applicant Signature

I intend to apply for joint credit ☐ *Yes* ☐ *No*

Co-Applicant Print Name

Application Date

Co-Applicant Signature

I intend to apply for joint credit ☐ *Yes* ☐ *No*

For Bank use only

*This document applies to all business and consumer applications.

*Completed form must be attached to the application.