

Western



Bank • Invest • Insure

CONSUMER CREDIT APPLICATION

Application Taken:

We intend to apply for Joint Credit (initial) _____

Face to face interview

Verbal Insurance Disclosure

By Telephone

Verbal Insurance Disclosure

By Mail/Internet/Fax

NA Verbal Insurance Disclosure

Application is for:	<input type="checkbox"/> Individual Credit	<input type="checkbox"/> Joint Credit (Spousal)	<input type="checkbox"/> Joint Credit (Non-Spousal)		
Purpose of Loan:	<input type="checkbox"/> Auto Purchase	<input type="checkbox"/> RV Purchase	<input type="checkbox"/> Boat Purchase		
	<input type="checkbox"/> Purchase Mobile Home	<input type="checkbox"/> Refinance Mobile Home	<input type="checkbox"/> Purchase Real Estate		
	<input type="checkbox"/> Debt Consolidation	<input type="checkbox"/> Personal Expenses	<input type="checkbox"/> Refinance Real Estate		
	<input type="checkbox"/> Overdraft Protection	<input type="checkbox"/> Vacation	<input type="checkbox"/> Other		
Type of Loan:	<input type="checkbox"/> Installment	<input type="checkbox"/> Instant Credit	<input type="checkbox"/> Preferred Line of Credit	<input type="checkbox"/> Home Equity Term	<input type="checkbox"/> Home Equity Line of Credit
Loan Amount Requested: \$ _____	For How Long: _____	Payment Date Desired _____			
Collateral Offered, If requesting secured credit: (Legal Description if real estate) _____					

APPLICANT			CO-APPLICANT		
First name	Middle Initial	Last name	First name	Middle Initial	Last name
Present street address		# of household members	Present street address		# of household members
Present city		State Zip	Present city		State Zip
Social security number		Birthdate	Social security number		Birthdate
Home telephone #		Cell phone #	Home telephone #		Cell phone #
<input type="checkbox"/> Own or <input type="checkbox"/> Rent \$ _____/mo.		Time at present address	<input type="checkbox"/> Own or <input type="checkbox"/> Rent \$ _____/mo.		Time at present address
Previous street address (if less than 2 years)		Time at previous address	Previous street address (if less than 2 years)		Time at previous address
Previous city		State Zip	Previous city		State Zip
Employer			Employer		
Employer street address			Employer street address		
Employer city		State Zip	Employer city		State Zip
Business telephone		Occupation	Business telephone		Occupation
Time with present employer		Time in profession	Time with present employer		Time in profession
Previous Employer (if less than 2 years)		Length of employment	Previous Employer (if less than 2 years)		Length of employment
Monthly gross salary \$		Monthly take home pay \$	Monthly gross salary \$		Monthly take home pay \$
Other monthly income *		Other income source	Other monthly income *		Other income source

*Alimony, child support or separated maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying the obligation

PERSONAL REFERENCES	TELEPHONE

Customer Identification Information - Important Information for Opening A New Account

To help the government fight the funding of terrorism and money laundering activities, the USA Patriot Act requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means to you: When you open an account, we will ask for your name, physical address, date of birth, taxpayer identification number and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. We will let you know if additional information is required.

Financial Information

Home financed by		Estimated Value		Loan Balance		Monthly Payment (P&I)	
Bank with: Checking	City	Account Number	Bank with: Savings	City	Account Number		
Name of Home Owners Insurance Company		Policy Number	Name & Address of Agent			Phone Number ()	
Are you obligated to pay alimony, child support, or separate maintenance?		<input type="checkbox"/> Yes <input type="checkbox"/> No		Amount \$ _____ Per _____			
Have you been declared bankrupt in the last 10 years or have you had any judgements, repossessions, garnishments, or other legal proceedings filed against you?		<input type="checkbox"/> Yes <input type="checkbox"/> No		Amount \$ _____			
Are any of your tax obligations past due?		<input type="checkbox"/> Yes <input type="checkbox"/> No		Amount \$ _____			
Have you had any debt forgiven?		<input type="checkbox"/> Yes <input type="checkbox"/> No		Amount \$ _____			
Do you have a will?		<input type="checkbox"/> Yes <input type="checkbox"/> No		Amount \$ _____			

My Assets Are: (What I Own)		My Present Obligations are: (What I Owe)			
Assets	Amount	Name of Company Owed	Loan type	Amount Owed	Mo. Payments
Automobiles	\$			\$	\$
Automobiles					
Automobiles					
Cash on hand and in bank accounts					
Stocks or Bonds					
Retirement Funds					
Real Estate					
Real Estate					
Life insurance cash value: Face amount: _____					
Other Assets/Liabilities					
Other Assets/Liabilities					
		Total obligations/monthly payments		\$	\$
Total Assets	\$	Net worth (total assets minus total liabilities)		\$	

FEDERAL CONSUMER CREDIT DISCLOSURES

CREDIT DISCLOSURES: If an insurance product or annuity is solicited or offered we cannot condition an extension of credit either of the following: (1) Your purchase of insurance product or annuity from us or any of our affiliates; or, (2) Your agreement not to obtain, or a prohibition of you from obtaining, an insurance product or annuity from an unaffiliated entity.

Applicant's Signature _____ Date _____ Co-Applicant's Signature _____ Date _____

SIGNATURES

I (We) certify that everything I have stated in this Application and on any attachments is correct. You may keep this Application whether or not it is approved. By signing below, I authorize you to check my credit and employment history and to answer questions others may ask you about my credit record. I understand that I must update credit information at your request or if my financial condition changes.

Applicant's Signature _____ Date _____ Co-Applicant's Signature (required if Joint Credit) _____ Date _____

Marital Status** Unmarried Married Separated Marital Status** Unmarried Married Separated

**Do not provide this information if your application is for individual, unsecured credit, unless you reside in a community property state or will be relying on property located in such a state for repayment of the credit requested.

NOTE TO APPLICANTS: Complete the Section Below ONLY if the Application is for a Term Loan for one of the following:

1) Home Purchase Loan; 2) Home Improvement Loan Secured by a Dwelling; or 3) Refinance of a Dwelling, Secured by a Dwelling

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following 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 neither discriminate on the basis of this information, nor 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 or surname. If you do not wish to furnish this information, please check the box below.

<p>APPLICANT <i>Ethnicity:</i> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non Hispanic or Latino</p> <p><input type="checkbox"/> I do not wish to furnish this information ** <i>Race:</i> <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White</p> <p><input type="checkbox"/> Female or <input type="checkbox"/> Male</p>	<p>CO-APPLICANT <i>Ethnicity:</i> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non Hispanic or Latino</p> <p><input type="checkbox"/> I do not wish to furnish this information ** <i>Race:</i> <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White</p> <p><input type="checkbox"/> Female or <input type="checkbox"/> Male</p>
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