

# PERSONAL LOAN APPLICATION



You may apply for a loan by yourself or with another person who may be your spouse or someone else. If you are applying with another person who is not your spouse, that person must fill out a separate application which should be submitted together with your application.

|   |                         |
|---|-------------------------|
| <i>Amount Requested:</i>  | <i>Purpose of Loan:</i> |
| <i>Months to Repay:</i>   | <i>Collateral:</i>      |
| <b>Account Ownership - Names to be on Loan:</b>   |                         |
| <input type="checkbox"/> <i>Individual Credit</i> _____<br><input type="checkbox"/> <i>Joint Credit</i> _____ |                         |

## INFORMATION ABOUT YOU

|  |  |
|--|--|
| Your Full Name   | Home Phone #   |
| Other Names (In which credit has been given)   | Social Security #  |
| Marital Status: _____ Married _____ Separated _____ Unmarried (Includes single, divorced, and widowed)<br>Number of Dependents (exclude self): _____ | Date of Birth  |
| Street Address <span style="float:right">city state zip</span>   | How Long At Residence?<br><span style="float:right">_____ Years _____ Months</span>  |
| Mailing Address (If different from street address) <span style="float:right">city state zip</span>   | Driver's License # <span style="float:right">Issue Date _____<br/>Expiration Date _____</span>   |
| Your Employer  | Employer's Phone #   |
| Employer's Address   | How Long With Employer? <span style="float:right">In This Line of Work?</span><br><span style="float:right">_____ Years _____ Months _____ Years _____ Months</span> |
| Position/ Profession/ Occupation   | Your Gross Monthly Pay   |
| Source of Other Income*  | Monthly Amount*  |
| Nearest Relative Not Living With You/ Address  | Relationship/ Relative's Phone #   |

\* IMPORTANT: You don't have to include information on alimony, child support, or maintenance unless you want us to consider it in granting credit.

Is any income listed likely to stop or be reduced before the credit you are requesting is paid off? \_\_\_ Yes \_\_\_ No If yes, please explain on a separate sheet.

## INFORMATION ABOUT YOUR SPOUSE (OR FORMER SPOUSE) YOU MUST COMPLETE THIS SECTION IF:

You are married and live in Washington or another community property state. You are relying on your spouse's wages to repay the loan. You are relying on alimony, child support, or maintenance payments from a former spouse to repay the loan.\*

|   |  |
|---|--|
| Full Name   | Social Security #  |
| Other Names (In which credit has been given)                    | Date of Birth  |
| Street Address <span style="float:right">city state zip</span>  | How Long At Residence?<br><span style="float:right">_____ Years _____ Months</span>  |
| Mailing Address <span style="float:right">city state zip</span> | Driver's License # <span style="float:right">Issue Date _____<br/>Expiration Date _____</span>   |
| Employer  | Employer's Phone #   |
| Employer Address  | How Long With Employer? <span style="float:right">In This Line of Work?</span><br><span style="float:right">_____ Years _____ Months _____ Years _____ Months</span> |
| Position/ Profession/ Occupation                                | Your Gross Monthly Pay   |
| Source of Other Income*   | Monthly Amount*  |
| Nearest Relative/ Address                                       | Relationship/ Relative's Phone #   |

\* IMPORTANT: You don't have to include information on alimony, child support, or maintenance unless you want us to consider it in granting credit.

Is any income listed likely to stop or be reduced before the credit you are requesting is paid off? \_\_\_ Yes \_\_\_ No If yes, please explain on a separate sheet.

**Residence**      \_\_\_\_\_ Renting      \_\_\_\_\_ Buying      \_\_\_\_\_ Other

Lender or Landlord Name      Balance Owed      Monthly Payment

**Other Obligations:**

Provide information on any Loans, Contracts, or Notes Payable to non-institutional creditors that you owe. (For example: Real Estate Contracts to private parties, Notes payable to relative, etc.) Do not include information that can be found on a credit report such as credit cards, department store accounts, or auto loans.

Lender Name      Balance Owed      Monthly Payment

Do you have any accounts with Security State Bank?     Yes     No

If yes, please check type:     Checking Account     Savings Account     Certificate of Deposit     Loan

The statements made on the front and back of this application are true and represent total disclosure of all information required and are submitted for the purpose of obtaining credit. I hereby authorize anyone to release credit information concerning myself to Security State Bank in order to evaluate my request for credit. Verification may be obtained by Security State Bank from any source named in the application and from any credit reporting agency.

Signature of Applicant \_\_\_\_\_ Date \_\_\_\_\_

Signature of Spouse \_\_\_\_\_ Date \_\_\_\_\_

**Insurance Disclosure: Do not sign this form until you carefully read it and understand its content.**

You have submitted an application for a loan. In connection with your loan application, Lender may be soliciting, offering to sell, or will sell you an insurance product or annuity. Federal law requires Lender to provide you with the following disclosures.

- 1. As a condition of granting you a loan, Lender cannot require that you purchase an insurance product or annuity from Lender or any of its affiliates.
- 2. As a condition of granting you a loan, Lender cannot require your agreement to not obtain or prohibit you from obtaining an insurance product or annuity from an unaffiliated entity.

Acknowledgment: By signing below, I acknowledge that I have read, received, and understand this insurance disclosure.

Signature of Applicant \_\_\_\_\_ Date \_\_\_\_\_

Signature of Spouse \_\_\_\_\_ Date \_\_\_\_\_

By signing below, I acknowledge on behalf of the Lender that an oral disclosure of insurance was duly made to applicant and the applicant acknowledged receipt of the disclosure.

Security State Bank Authorized Signer \_\_\_\_\_ Date \_\_\_\_\_

**BANK USE ONLY**

Term Change      Notified

Collateral Description

Collateral Value      Source of Valuation

Loan Amount      Repayment Term      Interest Rate

Exceptions to loan policy, procedures, or pricing guidelines, etc.

**APPROVALS:**