

# LOAN APPLICATION

**Thank you for considering First National for your lending needs. Please provide the following information and if you have any questions, your Personal Banker would be happy to assist you.**

**Loan Type:**

New Auto   
  Used Auto   
  Motor Home/Camper   
  Boat   
  Motorcycle   
  ATV/Jet Ski/Snowmobile   
  Tractor  
 Home Equity Loan   
  Home Equity Line-of-Credit   
  Home Improvement   
  Unsecured Personal Loan   
  Unsecured Personal Line-of-Credit

**Loan Purpose** (what will the proceeds of the loan be used for)

Check if any loan proceeds will be used for home improvement

<b>Applicant</b> <i>(If married, he or she may apply for individual credit)</i>			<b>Co-Borrower</b>		
<b>All information on this left side applies to the applicant or borrower.</b>			<b>All information on this right side applies to the co-borrower.</b>		
<b>Applicant's Role:</b>			<b>Applicant's Role:</b>		<b>Relationship to Borrower:</b>
<input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor			<input type="checkbox"/> Co-Borrower <input type="checkbox"/> Guarantor		
<b>Name</b>			<b>Name</b>		
<b>Date of Birth (MM/DD/YYYY)</b>	<b>Soc Sec No</b>	<b>Citizenship</b>	<b>Date of Birth (MM/DD/YYYY)</b>	<b>Soc Sec No</b>	<b>Citizenship</b>
		<input type="checkbox"/> U.S. <input type="checkbox"/> Non- U.S.			<input type="checkbox"/> U.S. <input type="checkbox"/> Non- U.S.

**Marital Status** – Check one if: a.) you are applying for 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 to the credit requested.

Married   
  Separated   
  Unmarried (single, divorced and widowed)

<b>Home Phone</b>		<b>Cell Phone</b>	

<b>e-Mail Address</b>		<b>Driver's License no.</b>	<b>Expir Dt</b>

<b>Home/Physical Street Address</b>			<b>Years There</b>

<b>City, State Zip</b>		<b>County</b>	

<input type="checkbox"/> Own Home <input type="checkbox"/> Rent	<b>Monthly Pymt/Rent</b>	<b>Date Purchased</b>	

<b>Original Mortgage Amt</b>	<b>Current Bal</b>	<b>Mortgage Holder/Ldlord</b>	

<b>Previous Address</b> (only if less than 2 yrs. at current address)			<b>Years There</b>

<b>City, State Zip</b>		<b>County</b>	

<b>Mailing Address</b> (only if different from Home Address)			<b>Years There</b>

<b>City, State Zip</b>		<b>County</b>	

<b>Employer</b> <i>(Business name)</i>			<input type="checkbox"/> Self-Empl'd.

<b>Occupation/Position/Title</b>		<b>Years There</b>	

<b>Income</b>	<input type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Annual	<input type="checkbox"/> Check here if your income is tax exempt.	
<input type="checkbox"/> Net <input type="checkbox"/> Gross			

<b>Employer Street Address</b>		<b>Phone</b>	

<b>Employer City State Zip</b>			

Previous Employer (only if at current job less than 2 years)		<input type="checkbox"/> Self-Emp'l'd	Previous Employer (only if at current job less than 2 years)		<input type="checkbox"/> Self-Emp'l'd
Occupation/Position/Title		Years There	Occupation/Position/Title		Years There
Income		<input type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Annual	Income		<input type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Annual
<input type="checkbox"/> Net <input type="checkbox"/> Gross		<input type="checkbox"/> Check here if your income is tax exempt.	<input type="checkbox"/> Net <input type="checkbox"/> Gross		<input type="checkbox"/> Check here if your income is tax exempt.

**Other Income** – (if any) Indicate monthly values (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)

Interest/Dividends	Rental Income	Other Income	Describe "other income" source	
<b>Assets / Description</b>	<b>Amount/Value</b>	<b>Loans/ Other Obligations</b>	<b>Balance</b>	<b>Monthly Pymt.</b>
Cash/Deposits				
Stocks/Bonds				
Vehicle 1		Vehicle 1		
Vehicle 2		Vehicle 2		
Real Estate 1		Real Estate 1		
Real Estate 2		Real Estate 2		
Life Insurance (face value = \$_____)		Loan Against Life Ins		
Retirement Funds (IRA/401k/SEP)		Loan from 401k or other		
Other Assets		Other Obligations		
<b>Total Assets</b>		<b>Total Obligations</b>		
		<b>Net Worth Calculation</b>		

<b>Applicant</b>	<b>Co-Applicant</b>		<b>If yes, please explain.</b>
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<b>Are there any outstanding judgments against you?</b>	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<b>Have you ever been declared bankrupt?</b>	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<b>Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?</b>	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<b>Are you a party to a lawsuit?</b>	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<b>Are you obligated on any loan resulting in default, judgment, foreclosure or title transfer?</b>	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<b>Are you delinquent or in default on an Federal debt, financial obligation, bond or loan guarantee?</b>	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<b>Are you obligated to pay alimony, child support or separate maintenance?</b>	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<b>Is any of the down payment borrowed?</b>	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<b>Are you a co-maker or endorser on a loan?</b>	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<b>Have you ever had merchandise repossessed?</b>	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<b>Have you ever been denied credit with us?</b>	

<b>Collateral Information</b> (Year, Make, Model if vehicle; Address if property)		<b>Mileage</b>	<b>VIN if vehicle/Parcel Number if Property</b>
<b>Requested Amount to Borrow</b>	<b>Preferred Term (length of loan/number of payments)</b>		<b>Preferred Pymt Due Date (each month)</b>

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 no 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.

We intend to apply for joint credit: \_\_\_\_\_ (Applicant initials) \_\_\_\_\_ (Co-Applicant initials)

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

<b>Office Use Only</b>			
Application taken by: <input type="checkbox"/> In Person <input type="checkbox"/> Telephone <input type="checkbox"/> Mail <input type="checkbox"/> Internet			
Interviewer	Interviewer's Phone	Interviewer's Employer Name and Address: First National Bank in Howell, 101 E. Grand River, Howell, MI 48843	
Date Received	Branch	Product	Market Survey

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, or on whether you choose to furnish it. However, if you choose not to furnish the information and you have made this application in person, under federal regulation, 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
- Non-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
- Non-Hispanic or Latino

**Race:**

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

**Sex:**

- Female
- Male