



FIRST NATIONAL BANK

One Bank. Every Service.

Consumer Loan Application

Required Information for Opening a New Account: Federal Law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

Type of Credit Requested

Secured Unsecured

Date of Application: _____

Want to Repay: _____

Monthly

Bi-Weekly

Yearly

Other: _____

Notice of Intent to Apply for Credit

You **DO** intend to apply for joint credit.

You do **NOT** intend to apply for joint credit.

Property & Loan Information - Loan Request and Collateral Information

Amount Requested: \$ _____

Term Desired: _____

Payment Date Desired: _____

Purpose of Loan: _____

Collateral: _____

Owners of Collateral: _____

Primary Borrower's Information

Name (First M. Last): _____

Birthdate (mm/dd/yyyy): _____

Social Security Number: _____ - _____ - _____

Years of School: _____

Number of Dependents: _____

Age(s): _____

Home Phone Number: (____) _____ - _____

Cell Phone: (____) _____ - _____

E-mail Address: _____

Present Address:

Physical Address: _____

Mailing Address: _____

City, State Zip Code: _____

Former Address (If at present address less than 2 years)

Street Address: _____

City, State Zip Code: _____

Current Employer

Employer: _____

Job Title: _____

Length of Employment: _____

Street Address: _____

City, State Zip Code: _____

Work Phone Number: (____) _____ - _____

Former Employer

Former Employer: _____

Job Title: _____

Length of Employment: _____

Street Address: _____

City, State Zip Code: _____

Work Phone Number: (____) _____ - _____

Co-Borrower's Information (joint Applicant or cosigner only)

Name (First M. Last): _____

Birthdate (mm/dd/yyyy): _____

Social Security Number: _____ - _____ - _____

Years of School: _____

Number of Dependents: _____

Age(s): _____

Home Phone Number: (____) _____ - _____

Cell Phone: (____) _____ - _____

E-mail Address: _____

Present Address:

Physical Address: _____

Mailing Address: _____

City, State Zip Code: _____

Former Address (If at present address less than 2 years)

Street Address: _____

City, State Zip Code: _____

Current Employer

Employer: _____

Job Title: _____

Length of Employment: _____

Street Address: _____

City, State Zip Code: _____

Work Phone Number: (____) _____ - _____

Former Employer

Former Employer: _____

Job Title: _____

Length of Employment: _____

Street Address: _____

City, State Zip Code: _____

Work Phone Number: (____) _____ - _____

Marital Status

Complete if only for joint or secured credit, or 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.

Primary Borrower: Married Separated Unmarried (including single, divorced, and widowed)
 Co-Borrower: Married Separated Unmarried (including single, divorced, and widowed)

Monthly Income

	Primary Borrower	Co-Borrower
Base Income:	\$ _____	\$ _____
Overtime/Bonus:	_____	_____
Other (describe):	_____	_____
_____	_____	_____
TOTAL:	\$ _____	\$ _____

Note: Alimony, child support or separate maintenance income need not be revealed if the Borrower or Co-Borrower does not choose to have it considered for repaying this loan.

Assets & Liabilities

	ASSETS:	VALUES:
Checking Accounts:	_____	\$ _____
_____	_____	_____
_____	_____	_____
Stocks & Bonds or Mutual Funds:	_____	\$ _____
_____	_____	_____
Real Estate:	_____	\$ _____
_____	_____	_____
Retirement Accounts:	_____	\$ _____
_____	_____	_____
Automobiles:	_____	\$ _____
_____	_____	_____
Other:	_____	\$ _____
_____	_____	_____
	TOTAL ASSETS:	\$ _____

	LIABILITIES	Balance	Monthly Payments
Real Estate:	_____	\$ _____	\$ _____
_____	_____	_____	_____
Automobiles:	_____	\$ _____	\$ _____
_____	_____	_____	_____
Credit Cards:	_____	\$ _____	\$ _____
_____	_____	_____	_____
Other:	_____	\$ _____	\$ _____
_____	_____	_____	_____
	TOTAL LIABILITIES:	\$ _____	\$ _____

Net Worth: \$ _____ *(Subtract Liabilities from Assets to Determine Net Worth.)*

Other Questions

(Check box for 'yes' or leave blank for 'no')

Borrower	Co-Borrower	
<input type="checkbox"/> Yes	<input type="checkbox"/> Yes	Are there any judgements against you?
<input type="checkbox"/> Yes	<input type="checkbox"/> Yes	Have you declared bankruptcy within the past 7 years?
<input type="checkbox"/> Yes	<input type="checkbox"/> Yes	Are you a party to a law suit?
<input type="checkbox"/> Yes	<input type="checkbox"/> Yes	Are you obligated to pay alimony, child support, or separate maintenance?
<input type="checkbox"/> Yes	<input type="checkbox"/> Yes	Is any of the down payment borrowed?
<input type="checkbox"/> Yes	<input type="checkbox"/> Yes	Are you a co-maker or endorser on a note?

Equal Credit Opportunity Notice: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with these law concerning the bank is OFFICE OF THE COMPTROLLER OF THE CURRENCY, Customer Assistance Group, 1301 McKinney Street, Suite 3450, Houston, Texas 77010-9050.

Signatures - I 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 with you. I understand that I must update my credit information at your request if my financial condition changes.

<hr/> <i>Primary Borrower's Signature</i>	Date	<hr/> <i>Co-Borrower's Signature</i>	Date
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Please Sign & Mail to:

***First National Bank of Chadron
P. O. Box 1351
Chadron, NE 69337***

A First National Bank of Chadron loan officer will be contacting you to discuss your loan request.