



LOAN APPLICATION for CREDIT

APPLICANT INFORMATION

Name Application Date
 Address Cell Phone
 City State Zip Code Work Phone
 County Other Phone
 email
 SSN Date of Birth

APPLICANT EMPLOYMENT INFORMATION

Employer Yrs. Employed
 Employer Contact Info. Annual Income

CO-APPLICANT

Name Cell Phone
 Address Work Phone
 City State Zip Code Date of Birth
 County SSN email

CO-APPLICANT EMPLOYMENT INFORMATION

Employer Yrs. Employed
 Employer Contact Info. Annual Income

LOAN REQUEST

Amount Requested Purpose of Loan
 Proposed Collateral

FINANCIAL QUESTIONS

Are you a director of any federally regulated or state regulated financial institution? If yes, explain (include attachment if necessary)

Yes No

Have you ever filed a petition in bankruptcy? If yes, explain (include attachment if necessary)

Yes No

Are you obligated to make Alimony, Support, or Maintenance payments?

Yes No

Do you have any Contingent Liabilities? If yes, explain (include attachment if necessary)

Yes No

Are there any unsatisfied judgements against you? If yes explain (include attachment if necessary)

Yes No

Have you ever had Debt in Mediation? If yes explain (include attachment if necessary)

Yes No

Have you ever had Property Repossessed? If yes explain (include attachment if necessary)

Yes No

Are you a defendant in any lawsuits or legal actions? If yes explain (include attachment if necessary)

Yes No

COMMENT SECTION

PLEASE READ ATTACHED TERMS AND CONDITIONS BEFORE SIGNING

NOTICE TO CONSUMER: (1) Do not sign this application and agreement before you read it. (2) You are entitled to a copy of this application and agreement. (3) In the event credit is extended, you may prepay the unpaid balance at any time without penalty.

Applicant certifies and represents that the information contained in this application and in all accompanying financial statements and supporting schedules is true and correct and is submitted for the purpose of obtaining credit. Applicant expressly authorizes the Lender to obtain verification of such information from any available source. By signing below, each Applicant acknowledges having read this application and agreement, INCLUDING THE TERMS AND CONDITIONS APPEARING ABOVE, and having received a complete copy hereof.

APPLICANT SIGNATURES

NAME DATE NAME DATE

NAME DATE NAME DATE

TERMS AND CONDITIONS

1. **DEFINITIONS.** As used herein, the singular term "Applicant" includes the plural "Applicants" and applies both individually and collectively to each person or partnership signing on the reverse side as an Applicant. The term "Applicant," as used herein, shall also include the respective heirs, executors, administrators, legal representative, successors and assigns of such persons and/or partnership.
2. **APPLICANT'S REPRESENTATIONS AND WARRANTIES .** Applicant represents, warrants and certifies that: (a) all information contained in this application and in all financial statements and supporting schedules submitted herewith is true and correct and that the same reflects Applicant's financial condition fairly, accurately and completely as of the date of this application; (b) Applicant holds merchantable title to all property, whether real or personal, listed in this application and in any financial statements and supporting schedules submitted herewith, free and clear of all liens, claims, security interest or encumbrances except as otherwise expressly indicated; and (c) this application and the financial statements and supporting schedules submitted herewith accurately and completely list all of Applicant's liabilities and obligations, whether absolute or contingent, without exception.
3. **APPLICANT'S OBLIGATIONS.** Applicant agrees to: (a) use and apply all loan proceeds disbursed or advanced by the lender in accordance with the purpose or purposes set forth in this application or in any additional advance applications and approved by the lender; (b) obtain Lender approval for reallocation of any unused portion of the total commitment established and approved for Applicant by the Lender; (c) promptly remit to the Lender the proceeds from the sale of any property given as collateral to secure any indebtedness to the Lender, whether now existing or hereafter created or incurred unless express written authorization to do otherwise has been obtained in advance from the Lender; (d) furnish to the Lender such additional information concerning Applicant's financial condition, collateral, and operations as the Lender may request from time to time; and (e) permit the Lender or its authorized representative(s) to enter upon Applicants premises at any reasonable time to (1) inspect condition of any and all property given as collateral to secure any indebtedness to the Lender, and (2) examine and copy any and all books and records maintained by or for Applicants.
4. **ACCOUNTING AND EVIDENCE OF INDEBTEDNESS.** (a) All disbursements, advances and repayments of loan proceeds shall be posted upon appropriate ledger or electronic data processing records maintained by the Lender in the name of Applicant. Applicant understands and agrees that such records shall be prima facie evidence of the amount owing to the Lender from time to time and may be admitted into evidence in any dispute arising between the parties for the purpose of establishing the balance due to the lender. (b) Applicant further understands and agrees that all operating loans, whether past, present or created in the future together with any renewals or extensions thereof, constitute one indebtedness regardless of the number of promissory notes executed and delivered to the lender or the dates of making or the due dates thereof, and that all repayments on such loans shall be applied to applicant's as a whole and not to any specific note or notes unless otherwise expressly agreed by the parties. (c) To the extent payments received by the Lender are applied as partial repayment of principal, Applicant understands and agrees that such payments shall be applied as the Lender elects; provided, however, that if the Lender does not otherwise elect, such payments shall be applied first toward repayment of any additional advances then outstanding and made at the option of the Lender, and thereafter toward repayment of the disbursements of principal most recently preceding such repayment.
5. **APPLICATION OF PROCEEDS.** In the event credit is extended pursuant to this application, Applicant hereby authorizes the Lender to withhold and pay from the loan proceeds: (a) such amounts as maybe necessary to satisfy any or all existing liens upon property offered as security for the loan to Applicant; and (b) any or all charges and fees assessed by the Lender in connection with such extensions of credit, including but not limited to loan service fees, filing or recording fees, notary fees, and any or all other charges or fees incident to the making of the loan to Applicant.
6. **ADDITIONAL AGREEMENTS AND UNDERSTANDINGS .** Applicant hereby agrees: (a) that this application and all financial statements and supporting schedules submitted herewith are the property of and shall be retained by the Lender; (b) to promptly notify the Lender of any material change in the Applicant's financial condition subsequent to the date of this application; and (c) in the event application is approved by the Lender, in whole or in part, to execute any and all promissory note(s), additional advance application(s), loan agreement(s), security agreement(s), financing statement(s), mortgage(s) or deed(s) of trust, and any other instruments required by the Lender as a condition precedent to any extension or extensions of credit to Applicant. **APPLICANT ACKNOWLEDGES THAT THE LENDER HAS MADE NO COMMITMENT, EXPRESS OR IMPLIED TO EXTEND CREDIT AND THAT NOTHING CONTAINED IN THIS LOAN APPLICATION AND AGREEMENT SHALL BE CONSTRUED TO COMMIT THE LENDER TO EXTEND NEW OR RENEW EXISTING CREDIT TO APPLICANT.**
7. **REMEDIES CUMULATIVE.** Applicant understands and agrees that all rights and remedies afforded the Lender hereunder or under any promissory notes, security agreements, mortgages or deed of trust, or any other instruments executed by Applicant in connection with any indebtedness to the Lender now existing or hereafter created or incurred are cumulative and in addition to every other remedy afforded thereunder or by law. Applicant further understands and agrees that the failure of the Lender to enforce any provision of or exercise any remedy provided in any of the aforesaid instruments shall not be construed as a waiver of any such rights or remedies, not prejudice in any way the Lender's right thereafter to enforce any provisions of or exercise any remedies provided in such instruments.
8. **POWER OF ATTORNEY; AGENCY.** If this loan application and agreement is signed by two or more persons whether in their individual capacities, as joint Applicants, or as partners in the event Applicant is a partnership, each signer hereby designates and appoints each and every other signer as his/her attorney-in-fact with full power and authority to (a) apply for and obtain additional loans and advances from the Lender and draw drafts against any present or future loan commitments established and approved for Applicant by the lender; (b) execute and deliver to the Lender, for and on behalf of the other signers hereof, any and all promissory notes, additional advance applications, loan agreements, security agreements, financing statements, and mortgages or deeds of trust as the Lender may deem necessary to evidence and secure Applicant's total indebtedness to the Lender; and (c) execute and deliver any and all other instruments as the Lender may require from time to time during the term of any indebtedness to the Lender whether now existing or hereafter created or incurred. In the event Applicant is a partnership, each partner is hereby authorized and empowered to act for and on behalf of the partnership in all matters governed by this application and agreement.
9. **MISCELLANEOUS.** (a) All obligations and Liabilities of Applicant hereunder or under any promissory notes, security agreements, mortgages or deeds of trust, or any other instruments executed by Applicant in connection with any indebtedness to the Lender now existing or hereafter created or incurred, shall be binding upon Applicant's heirs, executors, administrators, legal representative, successors and assigns. If two or more persons sign as Applicants, their obligations and liabilities hereunder shall be joint and several. All rights of the Lender hereunder or under any of the foresaid instruments shall insure to the benefit of the Lender's successors and assigns. (b) This loan application agreement if accepted in whole or in part by the Lender, shall include all amendments and supplements hereto, and all instruments, documents and other writings submitted by the Applicant to the Lender pursuant hereto. Neither Applicant nor the Lender shall be bound by any agreement or undertaking not expressed in writing and signed by the party against whom enforcement is sought. (c) The invalidity or unenforceability or any term or provision of this loan application and agreement shall not affect the validity or enforceability of the remaining terms and provisions hereof. In the event credit, in any amount, is extended to Applicant pursuant to this application, Applicant understands and agrees that such credit and any and all future extensions of credit by the Lender are subject to the TERMS AND CONDITIONS appearing above, in addition to such other terms and conditions as may be contained in any promissory note(s), additional advance application(s), loan agreement(s), security agreement(s), financing statement(s), mortgage(s) or deed(s) of trust, and any other instruments executed by Applicant in connection with such extension or extensions of credit.