

## CONSUMER LOAN APPLICATION (APPCENTER VERSION)

CREDIT REQUESTED			COLLATERAL OFFERED		
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Amount Requested	# of Payments	Preferred Payment Day	<input type="checkbox"/> Real Estate	<input type="checkbox"/> Deposit Account/Investments	<input type="checkbox"/> Titled / Vehicle	<input type="checkbox"/> Other	<input type="checkbox"/> Unsecured
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Description of Collateral Offered
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Purpose of Credit Request
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Loan Type (i.e. Installment, Credit Line)	Credit <input type="checkbox"/> A HELOC <input type="checkbox"/> A Home Equity Loan
	Requested is: <input type="checkbox"/> A Home Improvement Loan

APPLICANT	CO-APPLICANT
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If the Applicant is married, he or she may apply for individual credit.

Applicant's Role: <input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor <input type="checkbox"/> Co-Signer	Applicant's Role: <input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor <input type="checkbox"/> Co-Signer
Name	Name
Date of Birth	Date of Birth
SSN	SSN
Driver's Lic. #	Driver's Lic. #
Exp. Date	Exp. Date
Home Street Address	Home Street Address
Yrs/Mos.	Yrs/Mos.
City, State, Zip	City, State, Zip
County	County
Home Phone	Home Phone
Cell Phone	Cell Phone
E-Mail Address	E-Mail Address
# of Dependents	# of Dependents
Ages of Dependents	Ages of Dependents
Previous Address (if current less than 2 years)	Previous Address (if current less than 2 years)
Yrs/Mos.	Yrs/Mos.
City, State, Zip	City, State, Zip

EMPLOYMENT INFORMATION - APPLICANT	CO-APPLICANT
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Business Name/Employer	Business Name/Employer
<input type="checkbox"/> Self Employed	<input type="checkbox"/> Self Employed
Business/Employer Street Address	Business/Employer Street Address
City, State, Zip	City, State, Zip
Business Phone	Business Phone
Monthly Income	Monthly Income
Position/Title	Position/Title
From	From
To	To
Previous Business Name/Employer	Previous Business Name/Employer
<input type="checkbox"/> Self Employed	<input type="checkbox"/> Self Employed
Business/Employer Street Address	Business/Employer Street Address
City, State, Zip	City, State, Zip
Business Phone	Business Phone
Monthly Income	Monthly Income
Position/Title	Position/Title
From	From
To	To

PERSONAL REFERENCES - APPLICANT			CO-APPLICANT		
Name	Relationship		Name	Relationship	
Address	Phone		Address	Phone	
Name	Relationship		Name	Relationship	
Address	Phone		Address	Phone	
Name	Relationship		Name	Relationship	
Address	Phone		Address	Phone	

**ABOUT YOUR EXISTING LOANS AND ACCOUNTS**

Rent Home       Own Home in the following names:

Monthly Payment / Rent \$	Purchase Price	Date Purch.	Present Value	Original Loan Amount	Current Loan Balance
Name and Address of Mortgage Holder or Landlord					
Name of My Financial Institution			Checking Account #	Savings Account #	

**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

**ASSETS      LOANS OR OTHER OBLIGATIONS**

Category	Value	Category	Amt Owed	Monthly Payment
Cash/Deposits	\$			
Stocks or Bonds	\$			
Automobiles	\$	Auto Loans	\$	\$
Real Estate	\$	Real Estate Loans	\$	\$
Life Insurance (Face Value: \$)	\$	Life Insurance Loans	\$	\$
Retirement Funds	\$	Credit Card Debt	\$	\$
Other Assets	\$	Other Obligations	\$	\$
<b>Total Assets</b>	\$	<b>Total Liabilities</b>	\$	\$
		<b>Net Worth</b>	\$	

**QUESTIONS**

Applicant	Co-Applicant	Explanation (Please use an additional sheet if necessary.)
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are there any outstanding judgments against you?
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you ever been declared bankrupt?
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you a party to a lawsuit?
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you obligated on any loan resulting in judgment, foreclosure or title transfer?
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you delinquent, in default on any Federal debt, financial obligation, bond, or loan guarantee?
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you obligated to pay alimony, child support or separate maintenance?
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Is any part of the down payment borrowed?
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you a co-maker or an endorser on a loan?
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you ever had merchandise repossessed?
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you ever been denied credit with us?
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you a U.S. citizen?
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	If no, are you a resident alien?
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	If no, are you a non-resident alien?

**APPLICANT SIGNATURES**

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 not 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 \_\_\_\_\_ (Initial) \_\_\_\_\_ (Initial)  
Applicant Co-Applicant

APPLICANT:

X \_\_\_\_\_ Date X \_\_\_\_\_ Date  
Applicant Co-Applicant

**TO BE COMPLETED BY INTERVIEWER**

Application Taken By:  Face to Face Interview  Mail  Telephone  Internet

Interviewer	Interviewer's Phone	Interviewer's Employer Name/Address Citizens Bank & Trust Co., Hutchinson, Minn., 102 Main St. South, PO Box 339, Hutchinson, MN 55350
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App #	Branch	Product	Market Survey
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Mortgage Loan Originator Unique Identifier, if applicable:	Mortgage Loan Origination Company Identifier, if applicable: 646049
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