



301 NEWMAN STREET, P.O. BOX 312, EAST TAWAS, MICHIGAN 48730 (989) 362-6700

### CONSUMER LOAN APPLICATION

CREDIT REQUESTED						
Application Date	Preferred Payment Amount	Preferred Payment Day	Automatic Payment from <input type="checkbox"/> Checking <input type="checkbox"/> Savings    Account #			
Amt. Requested (Purchase Price)	# of Payments	Down Payment Amount	Loan Amount			
Product	Specific Purpose of Loan					
Collateral – Please provide a copy of title and insurance, if available						
Year	Make	Model	Body	Cylinders	Mileage	VIN or Hull #

We intend to apply for joint credit. (Please initial) \_\_\_\_\_ (Applicant) \_\_\_\_\_ (Co-Applicant)

APPLICANT INFORMATION				Borrower		
Applicants Full Name (First M.I. Last)			Social Security #	Citizenship	Years of School	
Home Phone / Cell Phone	Date of Birth	Email	Drivers License #			
ADDRESS INFORMATION						
Physical Address	Length at Residence	Payment Amount			<input type="checkbox"/> Own	
Mailing Address (if different)	Y    M				<input type="checkbox"/> Rent	

EMPLOYMENT INFORMATION – Please provide most recent pay stub					
Employer's Name		Business Address		Phone Number	
Occupation/Title	<input type="checkbox"/> Self-Employed	Start Date	Length of Employment	Salary	
			Y    M		
Previous Employer's Name (if less than 2 yrs)	Business Address		Phone Number		
Occupation/Title	<input type="checkbox"/> Self-Employed	From/To Dates	Length of Employment	Salary	
		to	Y    M		

COMPLETION INSTRUCTIONS FOR CO-APPLICANTS
(a) If you are applying for joint credit or will be permitted to use the account, complete the Co-Applicant section as Co-Borrower. (b) If the Applicant is applying for individual credit, but relying on income from alimony, child support or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete the Co-Applicant Information section, to the extent possible, providing information about the person on whose alimony, support or maintenance payments or income or assets the Applicant is relying. (c) If the 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, complete the Co-Applicant Information section with regard to the Applicant's spouse.

CO-APPLICANT INFORMATION		<input type="checkbox"/> Cosigner	<input type="checkbox"/> Guarantor	<input type="checkbox"/> Owner
Applicants Full Name (First M.I. Last)		Social Security #	Citizenship	Years of School
Home Phone / Cell Phone	Date of Birth	Email	Drivers License #	

ADDRESS INFORMATION				
Physical Address	Length at Residence	Payment Amount		<input type="checkbox"/> Own
Mailing Address (if different)	Y      M			<input type="checkbox"/> Rent

EMPLOYMENT INFORMATION – Please provide most recent pay stub				
Employer's Name	Business Address		Phone Number	
Occupation/Title <input type="checkbox"/> Self-Employed	Start Date	Length of Employment		Salary
		Y	M	
Previous Employer's Name (if less than 2 yrs)	Business Address		Phone Number	
Occupation/Title <input type="checkbox"/> Self-Employed	From/To Dates	Length of Employment		Salary
	to	Y	M	

SCHEDULE OF OTHER INCOME						
Notice: 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. Alimony, child support, separate maintenance received under <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding <input type="checkbox"/> Other						
PARTIES			Income Types: A=Alimony/Child Support B=Bonuses C=Commissions I=Interest & Dividends O=Overtime R=Retirement X=Other			
App	CoA	Joint	Type	Description	Amount	Frequency

**APPLICANT'S SIGNATURE**

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT. To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

I hereby apply for the loan or credit described in this application. I certify that I made no misrepresentations in this loan application or in any related documents, that all information is true and complete, and that I did not omit any important information. I 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 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 account. I 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 further authorize Lender to provide to any such insurer or investor any information and documentation that they may request with respect to my application, credit or loan.

APPLICANT:

X \_\_\_\_\_ (Seal) \_\_\_\_\_ (Date)  
 (Applicant)

APPLICANT:

X \_\_\_\_\_ (Seal) \_\_\_\_\_ (Date)  
 (Co-Applicant)

Bank Use Only		
Application by:	Branch:	Date: