

# CONSUMER LOAN APPLICATION

## Making your dreams happen

### CONSUMER LOAN APPLICATION

Hometown National Bank is committed to serving the needs of our customers and our community - those we are proud to call friends.

Please take a moment to fill out this application and bring it to any Hometown National Bank office, and one of our friendly and knowledgeable personal bankers will be glad to help you choose the right option for your situation.

To help expedite your loan process, a list of the possible required documents are as follows:

- Two years' W-2 Statements or Income tax returns
- Current Real Estate Tax Bill
- Most recent pay stub(s) - a minimum period of 30 days



### TELL US ABOUT YOUR LOAN

Type of Credit Requested:

- |   |   |                                    |
|---|---|------------------------------------|
| <input type="checkbox"/> Home Equity Line of Credit | <input type="checkbox"/> Second Mortgage    | <input type="checkbox"/> Auto Loan |
| <input type="checkbox"/> Savings/CD/Stock Secured   | <input type="checkbox"/> Personal Unsecured | <input type="checkbox"/> Other     |

Desired Loan Amount:

Purpose:

Term of Loan:

Applying:     Individually     Jointly

*If applying Jointly, please read the following and initial:*

We intend to apply for joint credit.    \_\_\_\_\_ Applicant    \_\_\_\_\_ Co-Applicant



## TELL US ABOUT YOURSELF: *APPLICANT*

First Name	M.I.	Last Name	
Social Security Number		Date of Birth	
Address			
City		State	Zip
How long at this address? Own    Rent		Phone	
Driver's License Number		State of Issuance	
Issue Date		Expiration Date	
If you own your own home: 2-4 Family    Townhome    Single Family    Condominium			
Insurance Company Name			
Agent's Name		Agent's Phone No.	
Previous Address <i>(If less than two years at present address)</i>			
City		State	Zip
How long at this address? Own    Rent			
Current Employer			
Business Address			
City		State	Zip
Occupation		Years Employed There	
Monthly Income From Employment <i>(Gross Amount)</i>			
Other Income**		Source	
<small>**Income from alimony, child support or separate maintenance need not be revealed if you do not want it considered as a basis for repaying the credit.</small>			
Former Employer <i>(If less than two years at present employer)</i>			
Business Address of Former Employer			
City		State	Zip
Occupation			
Years Employed There			
Name of Nearest Relative Not Residing With You			
If Home Equity or 2nd Mortgage, in whose name is the Title held?			
If Auto Loan: New    Used    Purchase    Refinance			
Year	Make	Model	Mileage
Purchase Price		Dealer/Seller*	
Down Payment <i>(Cash)</i>		Amount Deducted for trade-in	
Amount Due on trade-in		VIN number	
<small>*(a) If you are applying for joint credit or will be permitted to use the account, complete the Co-Applicant Information section as a 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.</small>			
Marital Status <i>(Complete only for 2nd Mortgage)</i> Married    Separated    Unmarried			

## TELL US ABOUT YOURSELF: *CO-APPLICANT*

First Name	M.I.	Last Name	
Social Security Number		Date of Birth	
Address			
City		State	Zip
How long at this address? Own    Rent		Phone	
Driver's License Number		State of Issuance	
Issue Date		Expiration Date	
If you own your own home: 2-4 Family    Townhome    Single Family    Condominium			
Insurance Company Name			
Agent's Name		Agent's Phone No.	
Previous Address <i>(If less than two years at present address)</i>			
City		State	Zip
How long at this address? Own    Rent			
Relationship to Applicant			
Current Employer			
Business Address			
City		State	Zip
Occupation		Years Employed There	
Monthly Income From Employment <i>(Gross Amount)</i>			
Other Income**		Source	
<small>**Income from alimony, child support or separate maintenance need not be revealed if you do not want it considered as a basis for repaying the credit.</small>			
Former Employer <i>(If less than two years at present address)</i>			
Business Address of Former Employer			
City		State	Zip
Occupation			
Years Employed There			
Name of Nearest Relative Not Residing With You			
Marital Status <i>(Complete only for 2nd Mortgage)</i> Married    Separated    Unmarried			

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## TELL US ABOUT YOUR ASSETS

Please indicate if APPLICANT (A) or CO-APPLICANT (Co-A) by checking appropriate box in left columns.

A	Co-A	(Checking = C, Savings = S, COD's = CD)
<b>Name of Bank, S&amp;L, or Credit Union &amp; Type of Account:</b>		
		_____ \$
		_____ \$
		_____ \$
<b>Stocks &amp; Bonds:</b>		
		_____ \$
		_____ \$
		_____ \$
<b>Life Insurance:</b>		
		Net Cash Value ..... \$
		Face Amount ..... \$
<b>Real Estate Owned:</b>		
(Primary Residence = P, Second Home = V, Rental held for income = R)		
		Property Address Present Market Value
		_____ \$
		_____ \$
		_____ \$
<b>Vested Interest in Retirement Fund:</b>		
		_____ \$
<b>Net Worth of Business(es) Owned:</b>		
		(Attach financial statement) ..... \$
<b>Automobiles Owned: (Make &amp; Year)</b>		
		_____ \$
		_____ \$
		_____ \$
<b>Other Assets: (Itemize)</b>		
		_____ \$
		_____ \$
		_____ \$
		_____ \$
		_____ \$
		_____ \$

## TELL US ABOUT YOUR LIABILITIES

Please indicate if APPLICANT (A) or CO-APPLICANT (Co-A) by checking appropriate box in left columns.

A	Co-A				
<b>Mortgage-Holder/Landlord:</b>					
<input checked="" type="radio"/>	<input checked="" type="radio"/>	Mortgage-Holder/Landlord	Mos. Pmt.	Cur. Bal.	
		_____		_____	
			Prncpl. Int.	_____	
			Tx. Ins.	_____	
			Assoc. Fees	_____	
		Mortgage-Holder/Landlord	Mos. Pmt.	Cur. Bal.	
		_____		_____	
			Prncpl. Int.	_____	
			Tx. Ins.	_____	
			Assoc. Fees	_____	
<b>Liabilities: (Credit cards/installment loans, etc.)</b>					
		Creditor	Mos. Pmt.	Cur. Bal.	Mos. Left
		_____		_____	_____
		Creditor	Mos. Pmt.	Cur. Bal.	Mos. Left
		_____		_____	_____
		Creditor	Mos. Pmt.	Cur. Bal.	Mos. Left
		_____		_____	_____
		Creditor	Mos. Pmt.	Cur. Bal.	Mos. Left
		_____		_____	_____
		Creditor	Mos. Pmt.	Cur. Bal.	Mos. Left
		_____		_____	_____
		Creditor	Mos. Pmt.	Cur. Bal.	Mos. Left
		_____		_____	_____
		Creditor	Mos. Pmt.	Cur. Bal.	Mos. Left
		_____		_____	_____
		Creditor	Mos. Pmt.	Cur. Bal.	Mos. Left
		_____		_____	_____
<b>Alimony/Child Support/Separate Maintenance Owed To:</b>					
		Name	Mos. Pmt.	Cur. Bal.	
		_____		_____	

Please attach a separate sheet of paper if more space is needed.



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## QUESTIONS

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

## CREDIT LIFE AND DISABILITY INSURANCE

Applicant desires the following voluntary insurance:	Credit Life	Credit Disability	Involuntary Unemployment
Co-Applicant desires the following voluntary insurance:	Credit Life	Credit Disability	Involuntary Unemployment

## INFORMATION AUTHORIZATION

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. Hometown National Bank is authorized to verify with other parties and to make any investigation of my/our credit, either directly or through any agency employed by Hometown National Bank for that purpose. Hometown National Bank may disclose to any other interested parties information as to Hometown National Bank's experiences or transactions with my/our account. I/We understand that Hometown National Bank will retain this application and any other credit information Hometown National Bank receives, even if no loan or credit is granted. These representations and authorizations extend not only to Hometown National Bank, but also to any insurer of the loan and to any investor to whom Hometown National Bank may sell all or any part of the loan. I/We further authorize Hometown National Bank 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.

X

Applicant Signature

Date

X

Co-Applicant Signature

Date

## INSURANCE DISCLOSURE

You have submitted an application for a loan. In connection with your loan application, Hometown National Bank may be soliciting, offering to sell, or will sell you an insurance product or annuity. Federal law requires Hometown National Bank to provide you with the following disclosures.

1. Hometown National Bank, as a condition of granting you a loan, cannot require that you purchase an insurance product or annuity from the lender or any of its affiliates.
2. Hometown National Bank, as a condition of granting you a loan, cannot require that your agreement not to obtain or prohibit you from obtaining an insurance product or annuity from an unaffiliated entity.

## TO BE COMPLETED BY INTERVIEWER

This application was taken by:

Interviewer

Interviewer's Phone Number

Name and Address of Interviewer's Employer

Face to Face Interview

Mail

Telephone

Internet

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