1st Colonial NATIONAL BANK

PROOF OF INCOME REQUIRED

Consumer Loan Application

CREDIT REQUESTED

Account Requested
☐ Individual ☐ Joint
We intend to apply for joint credit.

Applicant _____ Co-Applicant _____

Amt. Requested	# of Payments	Preferred Pmt. Day

Specific Purpose of Loan

Collateral Offered (Description of property securing credit)

LOAN REQUEST

Check Applicable Box: ☐ Personal Loan ☐ Used Auto Loan ☐ Home Equity Line of Credit ☐ Overdraft Protection
☐ New Auto Loan ☐ Home Equity Loan – Second Mortgage ☐ Other (Please Specify) _____

Description of property securing credit or description of vehicle purchase, year/make/model and VIN (if applicable).

COMPLETION INSTRUCTIONS FOR APPLICANT

Complete the Applicant Information section for the first Applicant. Mark the appropriate box to indicate whether the Applicant is applying as a Borrower, Cosigner, Guarantor, Grantor (of collateral), or Other for a different capacity. If the Applicant is married, he or she may apply for individual credit.

APPLICANT INFORMATION

☐ Borrower ☐ Cosigner ☐ Guarantor ☐ Grantor ☐ Other:_____

Applicant's Full Name (First M.I. Last)	Social Security Number	Former Names and Aliases

Home Phone	Date of Birth	Driver's License Number	Cell Phone #	Fax #	Years in Current Profession

ADDRESS INFORMATION

Home Address (Street, City, Sate, Zip Code) (If rural, show Road and Box No.)	Since	☐ Own ☐ Rent

Mailing Address (Street or P.O. Box, City, State, Zip Code)

Previous Home Address (Street, City, State, Zip Code)	From	To

EMPLOYMENT INFORMATION

Applicant's Employer (If Self-Employed, Name and Nature of Business)	Business Address (Street, City, State, Zip Code)

Type of Business	Supervisor	Phone Number	Title / Position	Since	Salary per

Second Employer (If Self-Employed, Name and Nature of Business)	Business Address (Street, City, State, Zip Code)

Type of Business	Supervisor	Phone Number	Title / Position	Since	Salary per

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 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 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.

APPLICANT INFORMATION

☐ Borrower ☐ Cosigner ☐ Guarantor ☐ Grantor ☐ Other:_____

Co-Applicant's Full Name (First M.I. Last)	Social Security Number	Former Names and Aliases

Home Phone	Date of Birth	Driver's License Number	Cell Phone #	Fax #	Years in Current Profession

ADDRESS INFORMATION

Home Address (Street, City, Sate, Zip Code) (If rural, show Road and Box No.)	Since	☐ Own ☐ Rent

Mailing Address (Street or P.O. Box, City, State, Zip Code)

Previous Home Address (Street, City, State, Zip Code)	From	To

EMPLOYMENT INFORMATION

Applicant's Employer (If Self-Employed, Name and Nature of Business)			Business Address (Street, City, State, Zip Code)		
Type of Business	Supervisor	Phone Number	Title / Position	Since	Salary per
Second Employer (If Self-Employed, Name and Nature of Business)			Business Address (Street, City, State, Zip Code)		
Type of Business	Supervisor	Phone Number	Title / Position	Since	Salary per

MARITAL STATUS

Applicant: ☐ Married ☐ Separated ☐ Unmarried (including single, divorced, and widowed) ☐ Civil Union

QUESTIONS

Applicant (1)	Co-Applicant (2)		Explanation
☐ 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 7 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 ☐ Yes ☐ No	☐ Yes ☐ No ☐ Yes ☐ No ☐ Yes ☐ No	Are you a U.S. citizen? If no, are you a resident alien? If no, are you a non-resident alien?	

PREVIOUS CREDIT REFERENCES

Names Credit Listed In	Loan Purpose	Creditor Name and Address	Account Number	Highest Balance	Date Paid
☐ App ☐ Co-App ☐ Other					
☐ App ☐ Co-App ☐ Other					
☐ App ☐ Co-App ☐ Other					
☐ App ☐ Co-App ☐ Other					

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 ☐ Court Order ☐ Written Agreement ☐ Oral Understanding ☐ 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

SCHEDULE OF EXPENSES

EXPENSE TYPES: D=Dues-Homeowner Association H=Hazard Insurance P=Private Mortgage Insurance R=Rent T=Taxes (Property) U=Utilities A=Alimony/Child Support C=Child/Dependent Care E=Estimated Living Expenses F=Federal & State Taxes I=Insurance Payments M=Medical O=Other

PARTIES

App	CoA	Joint	Type	Description	Amount	Frequency

SCHEDULE OF LIABILITIES (NON-REAL ESTATE)

PARTIES LIABILITY TYPES: A=Automobile Loans I=Installment/Revolving T=Third Party Obligations (As Co-Maker or Guarantor) O=Other

App	CoA	Joint	Type	Creditor Name	Account Number	Original Balance	Current Balance	Payments Remaining	Payment Amount	Per

SCHEDULE OF ASSETS (NON-REAL ESTATE)

CASH / ACCOUNTS

PARTIES ACCOUNT TYPES: C=Checking T=Time Certificate of Deposit I=IRA/SEP M=Money Market Account S=Savings O=Other

App	CoA	Joint	Type	Description	Financial Institution	Account Number	Current Balance	Subject to Debt

STOCKS / BONDS

App	CoA	Joint	Type	Description	Broker / Company	Account Number	Value	Subject to Debt

LIFE INSURANCE

App	CoA	Joint	Description	Agent/ Company Name	Policy Number	Face Value	Net Cash Value	Beneficiary	Subject to Debt

BUSINESSES OWNED

App	CoA	Joint	Business Name	Financial Statement Date	Date Received	Value	Subject to Debt

RETIREMENT FUNDS

App	CoA	Joint	Description of Retirement Plan	Year Fully Vested	Value	Subject to Debt

SCHEDULE OF REAL ESTATE OWNED

PARTIES TYPES: S=Single D=Duplex T=Triplex F=Four-Plex C=Condominium P=P.U.D. L=Land O=Summer/Other

App	CoA	Joint	Type:	Property Disposition: ☐ Sold ☐ Pending Sale ☐ Rental ☐ N/A			Will Secure Loan ☐ Y ☐ N
			Description	Property Address	Date Acquired	Cost	Principal Residence ☐ Y ☐ N
			Current Market Value	Total Mortgages & Liens	Gross Rental Income	Taxes, Ins., Maint.	Net Rental Income
			Creditor 1 Name and Address	Unpaid Bal.	Pmt. Amt.	Per	Lien Position ☐ First Lien ☐ Junior Lien
			Creditor 2 Name and Address	Unpaid Bal.	Pmt. Amt.	Per	Lien Position ☐ First Lien ☐ Junior Lien

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			Description	Property Address	Date Acquired	Cost	Principal Residence ☐ Y ☐ N
			Current Market Value	Total Mortgages & Liens	Gross Rental Income	Taxes, Ins., Maint.	Net Rental Income
			Creditor 1 Name and Address	Unpaid Bal.	Pmt. Amt.	Per	Lien Position ☐ First Lien ☐ Junior Lien
			Creditor 2 Name and Address	Unpaid Bal.	Pmt. Amt.	Per	Lien Position ☐ First Lien ☐ Junior Lien

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			Description	Property Address	Date Acquired	Cost	Principal Residence ☐ Y ☐ N
			Current Market Value	Total Mortgages & Liens	Gross Rental Income	Taxes, Ins., Maint.	Net Rental Income
			Creditor 1 Name and Address	Unpaid Bal.	Pmt. Amt.	Per	Lien Position ☐ First Lien ☐ Junior Lien
			Creditor 2 Name and Address	Unpaid Bal.	Pmt. Amt.	Per	Lien Position ☐ First Lien ☐ Junior Lien

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

APPLICANT SIGNATURE(S)

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.

APPLICANT:

X _____ _____ _____ _____

Applicant **Date** **Co-Applicant** **Date**