



51 West Pearl Street,
 P.O. Box 309
 Coldwater MI 49036
 (517) 279-5500
 (800) 379-7628

Date: _____		Requested Loan Amount: \$ _____	
Purpose of Loan: _____			
What Type of Account are you applying for?			
Individual (Own income / assets) (Own Income / Assets)	Joint (please initial) _____ (Own Income / Assets plus income or assets from other sources)	Co-Signer	
Collateral Offered: _____			
<u>Borrower Information</u>		<u>Co- Borrower Information</u>	
Name: _____		Name: _____	
SS#: _____		SS#: _____	
D/L or ID Number: _____		D/L or ID Number: _____	
D/L or ID Expiration Date: _____	No. Of Dependents: Ages: _____	D/L or ID Number Expiration Date: _____	No. Of Dependents: Ages: _____
BirthDay: / / Unmarried/Married/Separated: _____		BirthDay: / / Unmarried/Married/Separated: _____	
Rent/Mortgage Payment: _____ Includes Taxes/Insur.?		Rent/Mortgage Payment: _____ Includes Taxes/Insur.?	
Address: _____		Address: _____	
Own/Rent? How long at address: Yrs. / Mths		Own/Rent? How long at address: Yrs. / Mths	
Phone: Home/Cell: _____		Phone: Home/Cell: _____	
Phone: Home/Cell: _____		Phone: Home/Cell: _____	
Email: _____		Email: _____	
<u>Previous Address (if less than 2 years in current)</u>		<u>Previous Address (if less than 2 years in current)</u>	
From: To: _____		From: To: _____	
Address: _____		Address: _____	
Own/Rent? How long at address: Yrs. / Mths		Own/Rent? How long at address: Yrs. / Mths	
Nearest Relative / Friend Not Living With You		Nearest Relative / Friend Not Living With You	
Name: _____		Name: _____	
Address: _____		Address: _____	
Phone: _____		Phone: _____	



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<u>Employment - Borrower</u>	<u>Employment - Co Borrower</u>
Current Employer Name and Address: <hr/> <hr/>	Current Employer Name and Address: <hr/> <hr/>
Job Title: <hr/>	Job Title: <hr/>
Phone: How Long: Yrs./Mths. <hr/>	Phone: How Long: Yrs./Mths. <hr/>
Yrs. Experience: Income per Hour/Yr.: <hr/>	Yrs. Experience: Income per Hour/Yr.: <hr/>
<i>If employed in current position for less than two years or currently employed in more than one position, complete the following:</i>	<i>If employed in current position for less than two years or currently employed in more than one position, complete the following:</i>
Previous Employer Name and Address: <hr/> <hr/>	Previous Employer Name and Address: <hr/> <hr/>
Job Title: <hr/>	Job Title: <hr/>
Employed From Date: : Employed To Date: <hr/>	Employed from Date: Employed To Date: <hr/>
Yrs. Experience: Income per Hour/Yr.: <hr/>	Yrs. Experience: Income per Hour/Yr.: <hr/>
<u>Other Income:</u>	<u>Other Income:</u>
<u>Other Income Source:</u>	<u>Other Income Source:</u>
<u>Present Debts: (Car Payments, Credit Card, Loans, etc.)</u>	
Bank/ Co.: Mo. Pmt: Balance: <i>Please Circle:</i> Joint Borrower Co-Borrower	
Bank/ Co.: Mo. Pmt: Balance: <i>Please Circle:</i> Joint Borrower Co-Borrower	
Bank/ Co.: Mo. Pmt: Balance: <i>Please Circle:</i> Joint Borrower Co-Borrower	
Bank/ Co.: Mo. Pmt: Balance: <i>Please Circle:</i> Joint Borrower Co-Borrower	
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Bank/ Co.: Mo. Pmt: Balance: <i>Please Circle:</i> Joint Borrower Co-Borrower	
Bank/ Co.: Mo. Pmt: Balance: <i>Please Circle:</i> Joint Borrower Co-Borrower	
Bank/ Co.: Mo. Pmt: Balance: <i>Please Circle:</i> Joint Borrower Co-Borrower	
<u>Real Estate I(We) Own:</u>	
Address: <hr/>	Address: <hr/>
Owner(s): <hr/>	Owner(s): <hr/>
Cost: <hr/>	Cost: <hr/>
Value: <hr/>	Value: <hr/>
Mortgage: (Bank/Co) <hr/>	Mortgage: (Bank/Co) <hr/>
Monthly Payment - include taxes/Insurance: <hr/>	Monthly Payment - include taxes/Insurance: <hr/>
Balance Owed: <hr/>	Balance Owed: <hr/>



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<u>Borrower Assets</u>				<u>Co-Borrower Assets</u>												
<u>Bank Account(s)</u>																
Bank Name:				Bank Name:												
Ck/Svgs/CD/ IRA				Ck/Svgs/CD/ IRA												
Balance:				Balance:												
Bank Name:				Bank Name:												
Ck/Svgs/CD/ IRA				Ck/Svgs/CD/ IRA												
Balance:				Balance:												
Bank Name:				Bank Name:												
Ck/Svgs/CD/ IRA				Ck/Svgs/CD/ IRA												
Balance:				Balance:												
401K Bal:		Loan on 401K: Yes/No		401K Bal:		Loan on 401K Yes/No										
<u>Vehicle(s)</u>																
Yr.:	Mk/Model:			Yr.:	Mk/Model:											
Value:				Value:												
Owner(s):				Owner(s):												
<u>Other Assets</u>				<u>Other Assets</u>												
Type of Asset:		Type of Asset:		Type of Asset:		Type of Asset:										
Value of Asset:		Value of Asset:		Value of Asset:		Value of Asset:										
Owner(s):		Owner(s):		Owner(s):		Owner(s):										
Type of Asset:		Type of Asset:		Type of Asset:		Type of Asset:										
Value of Asset:		Value of Asset:		Value of Asset:		Value of Asset:										
Owner(s):		Owner(s):		Owner(s):		Owner(s):										
<p>Alimony, Child Support, Separate Maintenance Payments: You are not required to disclose income from alimony, child support or separate maintenance payments. However, if you are relying on income from alimony, child support or separate maintenance payments as a basis for this obligation, please complete the information below.</p> <p>Payment(s) Received Pursuant to: Court Order(s) Child Written Agreement(s) Oral Understanding(s)</p> <p style="padding-left: 20px;">Alimony Per Month Support per Month Separate Maintenance Payment per Month</p>																
Additional Information																
<p>If you, a joint applicant, or other party answers "yes" to any of the following questions, please explain in the space provided.</p> <table border="0" style="width:100%;"> <tr> <td style="width:33%;">Are you a guarantor or co-maker/co-signer of any leases, contract, or debt?</td> <td style="width:16%;">Applicant:</td> <td style="width:51%;">Joint Applicant/Other Party:</td> </tr> <tr> <td>Are there any suites or judgments pending against you?</td> <td>Applicant:</td> <td>Joint Applicant/Other Party:</td> </tr> <tr> <td>Have you been declared bankrupt in the last 10 years?</td> <td>Applicant:</td> <td>Joint Applicant/Other Party:</td> </tr> </table> <p>Please explain:</p>								Are you a guarantor or co-maker/co-signer of any leases, contract, or debt?	Applicant:	Joint Applicant/Other Party:	Are there any suites or judgments pending against you?	Applicant:	Joint Applicant/Other Party:	Have you been declared bankrupt in the last 10 years?	Applicant:	Joint Applicant/Other Party:
Are you a guarantor or co-maker/co-signer of any leases, contract, or debt?	Applicant:	Joint Applicant/Other Party:														
Are there any suites or judgments pending against you?	Applicant:	Joint Applicant/Other Party:														
Have you been declared bankrupt in the last 10 years?	Applicant:	Joint Applicant/Other Party:														
Credit Protection:																
No Insurance? Yes No	Single Life Yes No	Joint Life Yes No														
	Single Life and Single Disability Yes No	Joint Life and Single Disability Yes No														
<p>I (WE) CERTIFY THAT ALL STATEMENTS IN THIS APPLICATION ARE TRUE AND COMPLETE. THAT IT IS MADE FOR THE PURPOSE STATED AND THAT I(WE) HAVE NO OTHER DEBTS THAN LISTED ABOVE. I (WE) AUTHORIZE YOU TO INVESTIGATE AND VERIFY MY (OUR) CREDIT HISTORY AND ANY INFORMAITON GIVE TO THE BANK BY ME (US.)</p>																
Borrower	Date		Co-Borrower	Date												

Application Completed: Phone In Person Email Mail
Video Other:

INSURANCE DISCLOSURE FOR CREDIT APPLICATION

DO NOT SIGN THIS FORM UNTIL YOU CAREFULLY READ IT AND UNDERSTAND ITS CONTENT

Purpose:

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

Credit Disclosures:

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

Acknowledgement:

Date

Date

Date

Date

Date

Date

