

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

Date:		Requested Loan Amount: \$			
Purpose of Loan:					
Individual (Own income / assets) (Own Income / Assets) Collateral Offered:	Joint (please initial)	nt are you applying for? Co-Signer s income or assets from other sources)			
Borrower Inform	nation	Co- Borrower Information			
Name:		Name:			
SS#:		SS#:			
D/L or ID Number:		D/L or ID Number:			
No. Of Dependents: D/L or ID Expiration Date: Ages:		D/L or ID Number Expiration Date: No. Of Dependents: Ages:			
Birthday: / / Unmarried/Married/Sep	parated:	Birthday: / / Unmarried/Married/Separated:			
Rent/Mortgage Payment: Includes Taxes/Inc	sur.?	Rent/Mortgage Payment: Includes Taxes/Insur.?			
Address:		Address:			
Own/Rent? How long at address: Yrs. / N	∕ Iths	Own/Rent? How long at address: Yrs. / Mths			
Phone: Home/Cell:		Phone: Home/Cell:			
Phone: Home/Cell:		Phone: Home/Cell:			
Email:		Email:			
Previous Address (if less than 2 years in current)		Previous Address (if less than 2 years in current)			
From: To:		From: To:			
Address:		Address:			
Own/Rent? How long at address: Yrs. / N	Иths	Own/Rent? How long at address: Yrs. / Mths			
Nearest Relative / Friend Not Living With You Name:		Nearest Relative / Friend Not Living With You Name:			
Address:		Address:			
Phone:		Phone:			



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Employment - Borrower			Employment - Co Borrower					
Current Employer Name and Address:			Current Employer Name an	d Address:				
Job Title:			Job Title:					
Phone:	How Long: Yrs./MThs.		Phone:	How Long	:	Yrs./MThs.		
Yrs. Experience:	Income per Hour/Yr.:		Yrs. Experience:	Income per	Hour/Yr			
If employed in current position position, complete the following	n for less than two years or currently employed in more than one	_	If employed in current position, complete the follow		vo years	or currently e	mployed in more than	one
Previous Employer Name and			Previous Employer Name a					
. ,								
Job Title:			Job Title:					
Employed From Date: :	Employed To Date:		Employed from Date:			Employed To I	Date:	
Yrs. Experience:	Income per Hour/Yr.:		Yrs. Experience:	Income per H	our/Yr.:			
Other Income:			Other Income:					
Other Income Sour	<u>'ce:</u>		Other Income Sour	ce:				
	Present Debts: (Car Pay	<u>/men</u>	ts, Credit Card, Loan	s, etc.)				
Bank/ Co.:	Mo. Pmt:	Bala	nce:	Please Circle: J	oint	Borrower	Co-Borrower	
Bank/ Co.:	Mo. Pmt:	Bala	nce:	Please Circle: J	oint	Borrower	Co-Borrower	
Bank/ Co.:	Mo. Pmt:	Bala	nce:	Please Circle: J	oint	Borrower	Co-Borrower	
Bank/ Co.:	Mo. Pmt:	Bala	nce:	Please Circle: J	oint	Borrower	Co-Borrower	
Bank/ Co.:	Mo. Pmt:	Bala	nce:	Please Circle: J	oint	Borrower	Co-Borrower	
Bank/ Co.:	Mo. Pmt:	Bala	nce:	Please Circle: J	oint	Borrower	Co-Borrower	
Bank/ Co.:	Mo. Pmt:	Bala	nce:	Please Circle: J	oint	Borrower	Co-Borrower	
Bank/ Co.:	Mo. Pmt:	Bala	nce:	Please Circle: J	oint	Borrower	Co-Borrower	
Bank/ Co.:	Mo. Pmt:	Bala	nce:	Please Circle: J	oint	Borrower	Co-Borrower	
Bank/ Co.:	Mo. Pmt:	Bala	nce:	Please Circle: J	oint	Borrower	Co-Borrower	
	Dool Co	4040	//Ma) O					
Address:	Keai Es	<u>tate i</u>	Address:					
Owner(s):			Owner(s):					
Cost:			Cost:					
Value:			Value:					
Mortgage: (Bank/Co)			Mortgage: (Bank/Co)					
Monthly Payment - include tax	xes/Insurance:		Monthly Payment - include	taxes/Insurance:				
Balance Owed:			Balance Owed:					



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Borrow	er Assets	Co- Borrower Assets			
Bank Account(s)					
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>Vehi</u>	cle(s)			
Yr.: Mk/Model:		Yr.: Mk/Model:			
Value:		Value:			
Owner(s):		Owner(s):			
	<u>Assets</u>	Other Assets Type of Assets			
Type of Asset:		Type of Asset:			
Value of Asset:		Value of Asset:			
Owner(s):		Owner(s):			
Type of Asset:		Type of Asset:			
Value of Asset:		Value of Asset:			
Owner(s):		Owner(s):			
	ce Payments: You are not required to disclose incomete maintenance payments as a basis for this obligation. Court Order(s) Child Written Agreements Support per Month				
	Additional	Information			
If you, a joint applicant, or other party answ	wers "yes" to any of the following questions, pleas	se explain in the space provided.			
Are you a guarantor or co-maker/co-signer of a Are there any suites or judgments pending aga Have you been declared bankrupt in the last 1 Please explain:	ainst you? Applicant:	Joint Applicant/Other Party: Joint Applicant/Other Party: 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			
		MPLETE. THAT IT IS MADE FOR THE PURPOSE STATED AND THAT I(WE) HAVE NO ND VERIFY MY (OUR) CREDIT HISTORY AND ANY INFORMAITON GIVE TO THE BANK			
Borrower	Date	Co-Borrower Date			

Application Completed:PhoneIn PersonEmailMail

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

SIGNATURE AUTHORIZATION FORM

I/We hereby authorize **Southern Michigan Bank & Trust** to verify my/our past and present employment earnings records, bank accounts, stock holdings, and other asset balances that are needed to process my mortgage loan application. I/We further authorize **Southern Michigan Bank & Trust** to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a photocopy of this form will also serve as authorization for completing any attached form. The information the lender obtains is only to be used in the processing of my application for a mortgage loan.

I/We further authorize Southern Michigan Bank & Trust to obtain payoff information from any existing creditors and/or homeowner's insurance information.

I/We also acknowledge by my/our signature(s) below the following Privacy Act Notice Statement:

PRIVACY ACT NOTICE: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor or borrower under its program. It will not be disclosed outside the agency except as required by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38 USC, Chapter 37 (if VA); by 12 USC, Section 1701 et seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et seq., or 7 USC, 1921 et seq. (if USDA/FMHA).

I/We authorize you to provide to the credit grantor, and to any potential investor or insurer of this credit transaction, federal and state records and income history, including State Employment Security Agency records. This authorization is for this transaction only and continues in effect for one (1) year unless limited by state law, in which case the authorization continues in effect for the maximum period, not to exceed one (1) year, allowed by law.

Borrower	Date	Borrower	Date
Borrower	Date	Borrower	Date
Borrower	Date	Borrower	Date
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Borrower	Date	Borrower	Date
Borrower	Date	Borrower	Date