

<u>Employment - Borrower</u>			<u>Employment - Co Borrower</u>			
Current Employer Name and Address:			Current Employer Name and Address:			
<hr/>			<hr/>			
<hr/>			<hr/>			
Job Title:			Job Title:			
<hr/>			<hr/>			
Phone:	How Long:	Yrs./Mths.	Phone:	How Long:	Yrs./Mths.	
<hr/>			<hr/>			
Yrs. Experience:	Income per Hour/Yr.:		Yrs. Experience:	Income per Hour/Yr.:		
<hr/>			<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:			Previous Employer Name and Address:			
<hr/>			<hr/>			
<hr/>			<hr/>			
Job Title:			Job Title:			
<hr/>			<hr/>			
Employed From Date: :	Employed To Date:		Employed from Date:	Employed To Date:		
<hr/>			<hr/>			
Yrs. Experience:	Income per Hour/Yr.:		Yrs. Experience:	Income per Hour/Yr.:		
<hr/>			<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
<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Bank/ Co.:	Mo. Pmt:	Balance:	<i>Please Circle:</i>	Joint	Borrower	Co-Borrower
<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Bank/ Co.:	Mo. Pmt:	Balance:	<i>Please Circle:</i>	Joint	Borrower	Co-Borrower
<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Bank/ Co.:	Mo. Pmt:	Balance:	<i>Please Circle:</i>	Joint	Borrower	Co-Borrower
<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Bank/ Co.:	Mo. Pmt:	Balance:	<i>Please Circle:</i>	Joint	Borrower	Co-Borrower
<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Bank/ Co.:	Mo. Pmt:	Balance:	<i>Please Circle:</i>	Joint	Borrower	Co-Borrower
<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Bank/ Co.:	Mo. Pmt:	Balance:	<i>Please Circle:</i>	Joint	Borrower	Co-Borrower
<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Bank/ Co.:	Mo. Pmt:	Balance:	<i>Please Circle:</i>	Joint	Borrower	Co-Borrower
<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
<u>Real Estate I(We) Own:</u>						
Address:			Address:			
<hr/>			<hr/>			
Owner(s):			Owner(s):			
<hr/>			<hr/>			
Cost:			Cost:			
<hr/>			<hr/>			
Value:			Value:			
<hr/>			<hr/>			
Mortgage: (Bank/Co)			Mortgage: (Bank/Co)			
<hr/>			<hr/>			
Monthly Payment - include taxes/Insurance:			Monthly Payment - include taxes/Insurance:			
<hr/>			<hr/>			
Balance Owed:			Balance Owed:			
<hr/>			<hr/>			

**SOUTHERN MICHIGAN
BANK & TRUST**

Member FDIC

**51 West Pearl Street,
P.O. Box 309
Coldwater MI 49036
517.279.5500
800.379.7628**

<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:									
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):									
<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> <table style="width:100%; border: none;"> <tr> <td style="width: 25%;">Payment(s) Received Pursuant to:</td> <td style="width: 25%;">Court Order(s) Child</td> <td style="width: 25%;">Written Agreement(s)</td> <td style="width: 25%;">Oral Understanding(s)</td> </tr> <tr> <td>Alimony Per Month</td> <td>Support per Month</td> <td>Separate Maintenance Payment per Month</td> <td></td> </tr> </table>				Payment(s) Received Pursuant to:	Court Order(s) Child	Written Agreement(s)	Oral Understanding(s)	Alimony Per Month	Support per Month	Separate Maintenance Payment per Month	
Payment(s) Received Pursuant to:	Court Order(s) Child	Written Agreement(s)	Oral Understanding(s)								
Alimony Per Month	Support per Month	Separate Maintenance Payment per Month									
PLEASE COMPLETE THIS SECTION:		Declarations									
<p>If you, a joint applicant, or other party answers "yes" to any of the following questions, please explain in the space provided.</p>											
		Applicant	Joint Applicant/Other Party:								
Are you a guarantor or co-maker/co-signer of any leases, contract, or debt?											
Are there any suites or judgments pending against you?											
Have you declared bankruptcy in the last 10 years?											
Please Explain:											
<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								

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

_____	_____
Borrower	Date
_____	_____
Borrower	Date
_____	_____
Borrower	Date
_____	_____
Borrower	Date
_____	_____
Borrower	Date
_____	_____
Borrower	Date