

Consumer Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan. If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit.

Borrower _____ initials _____
Co-Borrower _____ initials _____

Amount Requested	Payment Date	Collateral (Pledged to secure loan)	Purpose of Loan
\$			

Borrower	
Name	Birth Date
Social Security Number	Home Phone
	Cell Phone
Marital Status: Check one if (a) you are applying for secured credit, (b) you reside in a community property state, or (c) you are relying on property in a community property state as a basis for repayment for credit requested. <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (including single, divorced, and widowed)	
Email Address	
Present Physical Address (street, city, state, zip)	No. years: <input type="checkbox"/> Own <input type="checkbox"/> Rent
Mailing Address Street or P.O. Box	<input type="checkbox"/> Same as present physical address above
Former Address (street, city, state, zip)	No. years: <input type="checkbox"/> Own <input type="checkbox"/> Rent

Co-Borrower	
Name	Birth Date
Social Security Number	Home Phone
	Cell Phone
Marital Status: Check one if (a) you are applying for secured credit, (b) you reside in a community property state, or (c) you are relying on property in a community property state as a basis for repayment for credit requested. <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (including single, divorced, and widowed)	
Email Address	
Present Physical Address (street, city, state, zip)	No. years: <input type="checkbox"/> Own <input type="checkbox"/> Rent
Mailing Address Street or P.O. Box	<input type="checkbox"/> Same as present physical address above
Former Address (street, city, state, zip)	No. years: <input type="checkbox"/> Own <input type="checkbox"/> Rent

Employment Information	
Employer Name and Address	Yrs. & Mos. on this job:
Occupation	Business Phone
	Gross Monthly Income \$
Previous Employer	Yrs. & Mos. on this job:

Employment Information	
Employer Name and Address	Yrs. & Mos. on this job:
Occupation	Business Phone
	Gross Monthly Income \$
Previous Employer	Yrs. & Mos. on this job:

Other Income	Received Since	Monthly Amount
		\$
		\$
Is any of this Other Income likely to be reduced before the credit requested is paid off? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Notice: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered as a basis for repaying this loan.		
Dependents (not listed by Co-Borrower)	no.	ages

Other Income	Received Since	Monthly Amount
		\$
		\$
Is any of this Other Income likely to be reduced before the credit requested is paid off? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Notice: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered as a basis for repaying this loan.		
Dependents (not listed by Borrower)	no.	ages

Name of nearest relative not living with you or Personal References			
Name	Relationship	Address	Phone

Financial Summary

This section should be completed using information for both the Borrower and Co-Borrower

Assets	Value
Real Estate:	\$
Other Real Estate:	\$
Vehicles(List year, make, model) ↓	\$
	\$
	\$
Cash in First Montana Bank Accounts	\$
Cash in Other Banks / Credit Unions	\$
Stocks / Bonds / IRA / Pension / 401K	\$
Cash Value Life Insurance:	\$
Other:	\$
Other:	\$
Total Assets:	\$

Liabilities	Monthly Payment	Balance
Mortgage Holder or Landlord	\$	\$
Other RE payments	\$	\$
Vehicle Lender(s) List lienholders ↓	\$	\$
	\$	\$
	\$	\$
Unsecured Bank Loans	\$	\$
Secured Bank Loans	\$	\$
Credit Card Debt (total)	\$	\$
Other:	\$	\$
Other:	\$	\$
Other:	\$	\$
Total Liabilities:	\$	\$
Assets - Liabilities = Net Worth	\$	

Acknowledgement and Agreement

Pursuant to the national privacy law that took effect July 1, 2001, I authorize Lender its successors and/or assignees to obtain verification of any information needed to complete my loan request. This information includes but is not limited to my bank account, other assets, employment earnings records and the need to order a consumer credit report. I further authorize anyone to accept a photocopy or facsimile of this document as their authorization to release such information to Lender. I certify that everything I have stated in this application and any attachments is correct. You may keep this application whether or not it is approved. By signing below, I authorize you to check my credit and employment history and to answer questions others may ask you about my credit record with you. I understand that I must update credit information at your request if my financial condition changes.

Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or re-verify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Borrowers Signature _____ Date _____

Co-Borrowers Signature _____ Date _____

