

## **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  $\square$  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  $\square$  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 X \_ Co-Borrower 🗶 initials

Amount Requested	Payment Date	Collate	eral (Pledge	ed to secure loan)	Purpose of Loan					
\$										
	Borro	wer		Co-Borrower						
Name	Name Birth Date				Name			Birth Date	Birth Date	
Social Security Number	Home Phone		Cell Phone		Social Security Number	Home Phon	ne	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.  Married Separated Unmarried (including single, divorced, and widowed)				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.    Married						
Email Address					Email Address					
Present Physical Address (stree	t, city, state, zip)			No. years:	Present Physical Address (street, city, state, zip)				No. years:	
				□Own □Rent	□Own □Rent				□Own □Rent	
Mailing Address Street or P.O. Box □Same as present physical address above				above	Mailing Address Street or P.O. Box □Same as present physical address above					
Former Address (street, city, sta	te, zip)			No. years:	Former Address (street, city, state, zip) No. y				No. years:	
				□Own □Rent					□Own □Rent	
<b>Employment Information</b>	on				Employment Information					
Employer Name and Address				Yrs. & Mos. on this job:	Employer Name and Address				Yrs. & Mos. on this job:	
Occupation	Business Phone Gross Mo			thly Income	Occupation	Occupation Business Phone Gr			Monthly Income	
			\$	,	\$				j	
Previous Employer	·			Yrs. & Mos. on this job:	Previous Employer				Yrs. & Mos. on this job:	
Other Income	Receiv	ed Since	Monthl	y Amount	Other Income	Re	ceived Since	Mont	hly Amount	
			\$					\$		
			\$					\$		
Is any of this Other Income likely to be reduced before the credit requested is paid off? ☐Yes ☐ No				Is any of this Other Income likely to be reduced before the credit requested is paid off? ☐ Yes ☐ No						
<b>Notice:</b> 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.					<b>Notice:</b> 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 C	Dependents (not listed by Co-Borrower) no. ages				Dependents (not listed by Borrower) no. ages					
Name of neares  Name Relationship				relative not livin	ng with you or Personal References Address Phone					
realite Relationship			onip		7.001000			0.10		

Financial Summary
ed using information for both the Borrower and Co-Borrower This section should be completed using inform

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.



Co-Borrowers Signature Borrowers Signature Date

	ese Questio		oth B	orrower and Co-Borrower				
If any of these questions are answered "YES", please explain on an attached sheet.	Borrower	Co- Borrower				Borrower	Co-Borrower	
Are there any outstanding judgements against you?	☐ Yes ☐ No	☐ Yes ☐ No		any part of the down payment borrowed?		☐ Yes ☐ No	Yes No	
Have you declared bankruptcy in the past 7 years?	☐ Yes ☐ No	☐ Yes ☐ No		ave you had merchandise repossessed? ave you been denied credit with this lender	r before?	☐ Yes ☐ No	☐ Yes ☐ No	
Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years or obligated on any loan which resulted in foreclosures?	☐ Yes ☐ No	☐ Yes ☐ No	Are you all S. Citizen or a permanent resident			☐ Yes ☐ No	☐ Yes ☐ No	
Are you a party in a lawsuit?	☐ Yes ☐ No	☐ Yes ☐ No	Do	o you intend to occupy the property as you imary residence?	r	☐ Yes ☐ No	☐ Yes ☐ No	
Are you obligated to pay alimony, child support, or separate maintenance?	☐ Yes ☐ No	☐ Yes ☐ No	Ha	ave you had an ownership interest in a proe last three years?	perty in	☐ Yes ☐ No	☐ Yes ☐ No	
Are you presently delinquent or in default on any Federal debt, loan, etc?	☐ Yes ☐ No	☐ Yes ☐ No	un	Property Type		☐ Principal ☐ Second ☐ Investment	☐ Principal ☐ Second ☐ Investment	
Are you a co-maker or endorser on a note?	☐ Yes ☐ No	☐ Yes ☐ No		Property Interest Held In		☐ Individual ☐Joint	☐ Individual ☐Joint	
	DEMOGR	APHIC INFOR	RMAT	ION OF BORROWER				
Only complete this section if the application is to be dwelling secured  The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, race and sex) in order to monitor our compliance with Equal Credit Opportunity, Fair Housing and Home Mortgage Disclosure laws. You are not required to provide this information but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race". The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the Information and you have made this application in person, Federal regulations require us to note your ethnicity, race, or sex on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.  **Borrower:**  **Co-Borrower:**  Ethnicity:**								
Hispanic or Latino –check one or more below			Пн	lispanic or Latino –check one or more belo	w			
☐ Mexican ☐ Puerto Rican				☐ Mexican ☐ Puerto Rican				
<ul><li>☐ Cuban</li><li>☐ Other Hispanic or Latino – Print origin, for exam</li></ul>	ple Argentinean,			<ul><li>☐ Cuban</li><li>☐ Other Hispanic or Latino – Print origi</li></ul>	n, for exan	nple Argentinean		
Colombian, Dominican, Nicaraguan, Salvadora		so on:		Colombian, Dominican, Nicaraguan,				
□ Not Hispanic or Latino □ I do not wish to furnish this information				□ Not Hispanic or Latino □ I do not wish to furnish this information				
Race: Check one or more			Race: Check one or more					
☐ American Indian or Alaska Native – Print name of e	nrolled or principa	al tribe:	☐ American Indian or Alaska Native – Print name of enrolled or principal tribe:					
Asian			_ _ A	sian				
☐ Asian Indian ☐ Chinese ☐ Filipino ☐ Japanese ☐ Korean ☐ Vietnamese ☐ Other Asian – Print race, for example, Hmong, Laotian, Thai, Pakistani, Cambodian and so on:				☐ Asian Indian ☐ Chinese ☐ Filipino ☐ Japanese ☐ Korean ☐ Vietnamese ☐ Other Asian – Print race, for example, Hmong, Laotian, Thai, Pakistani, Cambodian and so on:				
☐ Black or African American				Black or African American				
□ Native Hawaiian or Other Pacific Islander         □ Native Hawaiian         □ Guamanian or Chamorro         □ Samoan         □ Other Pacific Islander – Print race, for example, Fijian, Tongan, and so on:				Native Hawaiian or Other Pacific Islander         □ Native Hawaiian         □ Guamanian or Chamorro         □ Samoan         □ Other Pacific Islander – Print race, for example, Fijian, Tongan, and so on:				
☐ White☐ I do not wish to provide this information				☐ White☐ I do not wish to provide this information				
Sex			Sex					
☐ Female ☐ Male ☐ I do not wish to provide this information				☐ Female ☐ Male ☐ I do not wish to provide this information				
Military Lending Act Federal law provides important protections to active du	ty members of the	Armed Forces as	nd their	dependents. To ensure that these protect	ione are nr	ovided to eligible	annlicante	
First Montana Bank requires you to select 'Yes' if one of				dependents. To ensure that these protect	ions are pr	ovided to eligible	аррисанть,	
<ul> <li>I AM a regular or reserve member of the Army, Navy, Marine Corps, Air Force or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or less</li> <li>I AM a dependent of a member of the Armed Forces on active duty as described above, because I am the member's spouse, the member's child under the age of eighteen years old or I am an individual for whom the member provided more than one half of my financial support for 180 days immediately preceding today's date.</li> <li>Yes</li> </ul>								
		FOR BAN	K US	SE ONLY				
FOR BANK USE ONLY  To Be Completed by Financial Institution (for an in person application and subject to Demographic Information)  Was the ethnicity of the borrower collected on the basis of visual observation or surname?  Was the ethnicity of the co-borrower collected on the basis of visual observation or surname?								
Yes No				☐ Yes ☐ No				
Was the <u>race</u> of the borrower collected on the basis of visual observation or surname?  ☐ Yes ☐ No				Was the <u>race</u> of the co-borrower collected on the basis of visual observation or surname?  ☐ Yes ☐ No				
Was the <u>sex</u> of the borrower collected on the basis of visual observation or surname?  ☐ Yes ☐ No				Was the <u>sex</u> of the co-borrower collected on the basis of visual observation or surname?  ☐ Yes ☐ No				
*** Bank Use Only ***  Existing FMB Customer?								
Document Type	ID number			Place of Issuance	Date of Is	suance Ex	piration Date	
Borrower Co-Borrower								
This information was provided: 🔲 In a face to face interview 🗎 In a Phone interview 🗎 Applicant submitted by fax or mail 🗎 Applicant submitted via email or Internet								
Date application received: Received by: Originator NMLSR ID: Originator Company NMLSR ID: 402984								