

CONSUMER LOAN APPLICATION (APPCENTER VERSION)

CREDIT REQUESTED		COLLATERAL OFFERED	
Amount Requested	# of Payments	Preferred Payment Day	<input type="checkbox"/> Real Estate <input type="checkbox"/> Deposit Account/Investments <input type="checkbox"/> Titled / Vehicle <input type="checkbox"/> Other <input type="checkbox"/> Unsecured
Description of Collateral Offered			
Purpose of Credit Request			
Loan Type (i.e. Installment, Credit Line)		Credit Requested is: <input type="checkbox"/> A HELOC <input type="checkbox"/> A Home Equity Loan <input type="checkbox"/> A Home Improvement Loan	
APPLICANT			
if the Applicant is married, he or she may apply for individual credit.			
Applicant's Role: <input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor <input type="checkbox"/> Co-Signer		Applicant's Role: <input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor <input type="checkbox"/> Co-Signer	
Name			
Date of Birth		SSN	
Driver's Lic. #		Exp. Date	
Home Street Address		Yrs/Mos.	
City, State, Zip		County	
Home Phone		Cell Phone	
E-Mail Address			
# of Dependents		Ages of Dependents	
Previous Address (if current less than 2 years)		Yrs/Mos.	
City, State, Zip			
EMPLOYMENT INFORMATION - APPLICANT			
Business Name/Employer		<input type="checkbox"/> Self Employed	
Business/Employer Street Address			
City, State, Zip		Monthly Income	
Business Phone		Position/Title	
From		To	
Previous Business Name/Employer		<input type="checkbox"/> Self Employed	
Business/Employer Street Address			
City, State, Zip		Monthly Income	
Business Phone		Position/Title	
From		To	
PERSONAL REFERENCES - APPLICANT			
Name		Relationship	
Address			
Name		Relationship	
Address			
Name		Relationship	
Address			
CO-APPLICANT			
Business Name/Employer		<input type="checkbox"/> Self Employed	
Business/Employer Street Address			
City, State, Zip		Monthly Income	
Business Phone		Position/Title	
From		To	
Previous Business Name/Employer		<input type="checkbox"/> Self Employed	
Business/Employer Street Address			
City, State, Zip		Monthly Income	
Business Phone		Position/Title	
From		To	
CO-APPLICANT			
Name		Relationship	
Address			
Name		Relationship	
Address			
Name		Relationship	
Address			

ABOUT YOUR EXISTING LOANS AND ACCOUNTS

Rent Home Own Home in the following names:

Monthly Payment / Rent \$	Purchase Price	Date Purch.	Present Value	Original Loan Amount	Current Loan Balance
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Name and Address of Mortgage Holder or Landlord

Name of My Financial Institution

Checking Account # _____ Savings Account # _____

OTHER INCOME (IF ANY) - Indicate Monthly Values (Alimony, Child Support or Separate Maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.)

Interest / Dividends \$ _____ Rental Income \$ _____ Other Income \$ _____ Describe "Other Income" Source _____

ASSETS					LOANS OR OTHER OBLIGATIONS		
Category	Value	Category	Amt Owed	Monthly Payment			
Cash/Deposits	\$ _____						
Stocks or Bonds	\$ _____						
Automobiles	\$ _____	Auto Loans	\$ _____	\$ _____			
Real Estate	\$ _____	Real Estate Loans	\$ _____	\$ _____			
Life Insurance (Face Value: \$)	\$ _____	Life Insurance Loans	\$ _____	\$ _____			
Retirement Funds	\$ _____	Credit Card Debt	\$ _____	\$ _____			
Other Assets	\$ _____	Other Obligations	\$ _____	\$ _____			
Total Assets	\$ _____	Total Liabilities	\$ _____	\$ _____			
		Net Worth	\$ _____	\$ _____			

QUESTIONS

Applicant	Co-Applicant	Explanation (Please use an additional sheet if necessary.)
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are there any outstanding judgments against you?
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you ever been declared bankrupt?
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you a party to a lawsuit?
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you obligated on any loan resulting in judgment, foreclosure or title transfer?
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you delinquent, in default on any Federal debt, financial obligation, bond, or loan guarantee?
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you obligated to pay alimony, child support or separate maintenance?
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Is any part of the down payment borrowed?
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you a co-maker or an endorser on a loan?
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you ever had merchandise repossessed?
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you ever been denied credit with us?
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you a U.S. citizen?
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	If no, are you a resident alien?
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	If no, are you a non-resident alien?

APPLICANT SIGNATURES

I/We hereby apply for the loan or credit described in this application. I/We certify that I/we made no misrepresentations in this loan application or in any related documents, that all information is true and complete, and that I/we did not omit any important information. I/We agree that any property securing the loan or credit will not be used for any illegal or restricted purpose. Lender is authorized to verify with other parties and to make any investigation of my/our credit, either directly or through any agency employed by Lender for that purpose. Lender may disclose to any other interested parties information as to Lender's experiences or transactions with my/our account. I/We understand that Lender will retain this application and any other credit information Lender receives, even if no loan or credit is granted. These representations and authorizations extend not only to Lender, but also to any insurer of the loan and to any investor to whom Lender may sell all or any part of the loan. I/We further authorize Lender to provide to any such insurer or investor any information and documentation that they may request with respect to my/our application, credit or loan.

We intend to apply for joint credit

Applicant _____ (Initial) _____ (Initial) _____ (Initial)

Co-Applicant _____ (Initial) _____ (Initial) _____ (Initial)

APPLICANT:

X _____ Applicant _____ Date _____

X _____ Co-Applicant _____ Date _____

TO BE COMPLETED BY INTERVIEWER

Application Taken By: Face to Face Interview Mail Telephone Internet

Interviewer _____ Interviewer's Phone _____ Interviewer's Employer Name/Address _____

App # _____ Branch _____ Product _____

Madison Valley Bank, P.O. Box 307, 213 E Main St. Ennis, MT 59729
Market Survey

Mortgage Loan Originator Unique Identifier, if applicable: _____ Mortgage Loan Origination Company Identifier, if applicable: _____