



St. George Tabernacle Branch - 294 E. Tabernacle Street
St. George River Road Branch - 1224 S. River Road
St. George Sunset Branch - 1091 N. Bluff Street, Ste. 200
Washington City Branch - 710 W. Telegraph Street

CONSUMER CREDIT APPLICATION AND FINANCIAL STATEMENT

Check Appropriate	<input checked="" type="checkbox"/>	If you are applying for individual credit in your own name and relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete only Applicant Information.
	<input type="checkbox"/>	If you are applying for joint credit with another person, complete all sections providing information about the joint applicant
We intend to apply for joint credit		
		Applicant _____ Co-Applicant _____
	<input type="checkbox"/>	If you are applying for individuals credit, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all sections to the extent possible, providing information about the person on whose alimony, support, or maintenance payments or income or assets you are relying.

☒ Personal Loan ☐ Personal Information for Business Loan
Specific Purpose of Loan: **Lot**

For \$ **360,000.00**

APPLICANT INFORMATION

Applicant's Full Name	Julie Locke Isaacson		Driver's License State & No.	TN 127379637		Date of Birth	12/3/1987		Social Security No.	431-71-4339	
Applicant's Home Address	382 Greenway Place		City	Memphis		State	TN		Zip Code	38117	
Home Phone No.	Cell Phone No.	870-926-4748		Email Address	lockeisaacson@gmail.com						
Previous Address (if at current address less than 2 years)			Complete Previous Street Address:			City	State	Zip	How long? Yrs. 6 Mos.		
Personal Reference (Other than Co-Applicant)	Name	Daniel Johnson		Address	134 S 1160 West Cir.		City	St George	State	UT	Zip 84770
									Relation	Fiancee	
									Yrs Known	2	

EMPLOYMENT INFORMATION

Applicant's Employer (If Self-Employed, Name and Nature of Business)	American Eagle Outfitters		How Long? Years/Mos.	1 MO		What is your job?	Senior Director of Sales and Operations Strategy	
Business Address	77 Hot Metal Street, Pittsburgh, PA 15203		Business Phone No.	412-432-3300		Monthly Income	\$ 20,833.33	
Other Income Source:						Other Income (Per Month)	\$	

BANKING RELATIONSHIP

Where do you Bank?	Renasant	Branch	Memphis	No. Yrs.	9	Type of Account	<input checked="" type="checkbox"/> Checking # <input checked="" type="checkbox"/> Savings #	<input type="checkbox"/> Bank Card # <input type="checkbox"/> Loan #
NOTE: You need not complete this box if you do not wish to have this income considered as a basis for repaying this obligation.								
• Amount of Alimony, Child Support and Maintenance Payment Income: \$ _____ Per Month								
• Name and Address of Payer of Any Alimony, Child Support, or Maintenance Payment: _____								
Disclosed Above and Relied Upon as a Source of Repayment.								

JOINT APPLICANT OR OTHER PARTY INFORMATION

Co-Applicant's Full Name			Driver's License State & No.			Date of Birth			Social Security No.		
Co-Applicant's Home Address			City			State			Zip Code		
Home Phone No.	Cell Phone No.			Email Address							
Co-Applicant's Previous Address (if at current address less than 2 years)			Complete Previous Address:			City	State	Zip	How long? Yrs. _____ Mos.		
Personal Reference (Other than Co-Applicant)	Name			Address			City	State	Zip	Relation	Yrs Known

EMPLOYMENT INFORMATION

Co-Applicant's Employer (If Self Employed, Name & Nature of Business)			How Long? Years/Mos.			What is your Job?		
Business Address			Business Phone No.			Monthly Income	\$ _____	
Other Income Source:						Other Income (Per Month)	\$ _____	

BANKING RELATIONSHIP

Where do you Bank?		Branch		No. Yrs.		Type of Account	<input type="checkbox"/> Checking # <input type="checkbox"/> Savings #	<input type="checkbox"/> Bank Card # <input type="checkbox"/> Loan #
NOTE: You need not complete this box if you do not wish to have this income considered as a basis for repaying this obligation.								
• Amount of Alimony, Child Support and Maintenance Payment Income: \$ _____ Per Month								
• Name and Address of Payer of Any Alimony, Child Support, or Maintenance Payment: _____								
Disclosed Above and Relied Upon as a Source of Repayment.								

DISCLOSURES AND SIGNATURES

FEDERAL CREDIT APPLICATION INSURANCE DISCLOSURE

I have applied for an extension of credit with you. You are soliciting, offering, or selling an insurance product or annuity in connection with this extension of credit, **FEDERAL LAW PROHIBITS YOU FROM CONDITIONING THE EXTENSION OF CREDIT ON EITHER:**

1. My purchase of an insurance product or annuity from you or from any of your affiliates; or
2. My agreement not to obtain or a prohibition on me from obtaining an insurance product or annuity from an unaffiliated entity;

By signing below I acknowledge that I have received a copy of this disclosure on today's date. Unless this disclosure is provided electronically or I have applied for credit by mail, I also acknowledge that you have provided this disclosure to me orally.

I (we) hereby affirm that the information contained in this application, including the information on the reverse side, is true, complete and correct and that Lender is relying on this information if it makes the requested loan. Lender is authorized to make any investigation of my/our credit and/or employment status either directly or through any agency employed by Lender. Lender may disclose to any other interested parties Lender's experience with my/our loan account. Lender may keep this application even if it decides not to approve the loan.

APPLICANT'S SIGNATURE: *Julie Isaacson* DATE 4/27/2022

OTHER SIGNATURE: _____ DATE _____

(WHERE APPLICABLE)

PLEASE COMPLETE THE FINANCIAL STATEMENT BELOW

Personal Financial Statement

ASSETS				AMOUNT/VALUE
CASH	Deposits with Cache Valley Bank			\$ 0.00
	Deposit at Other Institutions			\$ 95,000.00
INVESTMENTS	Marketable Securities (Stocks, Mutual Funds, Etc.)			\$
	Retirement Plan / 401 K Vested Amount			\$
	Other:			\$
TAX	Tax Refund Due			\$
VEHICLES	Year: 2015	Make: Jeep	Model: Grand Cherokee	\$ 30,000.00
	Year: 2021	Make: Lincoln	Model: Navigator	\$ 100,000.00
	Year:	Make:	Model:	\$
REAL ESTATE	Residence(s)	Location: 382 Greenway Place, Memphi, TN 38117		\$ 425,000.00
	Unimproved Land	Location:		\$
	Income Properties	Location:		\$
				\$
				\$
MISC ASSETS				\$
				\$
TOTAL ASSETS				\$ 650,000.00

LIST ALL CURRENT CREDITORS BELOW
INCLUDE ALIMONY, CHILD SUPPORT, MAINTENANCE PAYMENTS AND UNPAID TAXES, IF ANY

Residence: <input type="checkbox"/> Mobile Home <input type="checkbox"/> Apartment <input checked="" type="checkbox"/> Home <input type="checkbox"/> Mobile Home		Creditor's Name	Account #	Original Balance	Present Balance	Monthly Payment
Housing/Rent/Home Mortgage					\$200,000.00	\$1,200.00
Real Estate Loan(s)						
Credit Card(s)						
Vehicle Loan(s)		Lincoln			\$98,000.00	\$1,600.00
Other Loans						
Taxes Due						
Alimony / Child Support						
TOTALS		Original Balance: \$ - Present Balance: \$ 298,000.00 Monthly Payment: \$ 2,800.00				
Have you declared bankruptcy in the last 14 years? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If yes, when? _____		Have you ever had a car or other merchandise repossessed? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If yes, by whom and when? _____				

INSURANCE INFORMATION

Coverages: <input type="checkbox"/> Vehicle <input type="checkbox"/> Home/Real Estate <input type="checkbox"/> Other:			
Insurance Company:		Insurance Agent or Agency:	
Address:		Address:	
Policy No.:		Telephone:	
Effective Date:			

COLLATERAL

Describe with VIN # or Serial #'s			
Estimated Value: \$			
Source:			