

**CONSUMER LOAN APPLICATION**

**National Bank of Vermont**  
**55 Grape St.**  
**Benton Harbor, Alabama 22222-2584**

APPLICATION NUMBER	DATE	OPT1	OPT2	OPT3
DL2229_001	January 1, 2010	Opt 1	Opt 2	Opt 3

**APPLICANT INFORMATION**

Barney J. Borrower Jr.  
77 Mountain Ash St  
Royal Oak, AL 77777-2589  
Years at Current Address: 2

Bette Borrower  
77 Mountain Ash St  
Royal Oak, AL 77777-2589  
Years at Current Address: 2

**LENDER.** "Lender" means National Bank of Vermont whose address is 55 Grape St., Benton Harbor, Alabama 22222-2584.

**APPLICANT.** "Applicant," "you," or "your" means each person who signs this Consumer Loan Application.

**IDENTITY VERIFICATION.** To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

**LOAN APPLICATION INFORMATION.**

- You are applying for a secured, closed-end term loan.
- You are applying individually with your own income or assets, plus income or assets from other sources.

**CREDIT DISABILITY/LIFE INSURANCE.** You are interested in joint credit life insurance and joint credit disability insurance that is offered by the Lender if this loan is approved.

LOAN TERMS				
Loan Amount: \$3,500.00	Interest Rate: 7.000%	Loan Term (months): 36	Rate Type: Variable Rate	Payment Amount: \$300.00

PURPOSE OF LOAN
Purpose of Loan: Purchase Home

APPLICANT INFORMATION			
Applicant Name: Barney J. Borrower Jr.			
Taxpayer ID Number: 444-44-4444	Date of Birth: 02/08/1943	Driver's License Number: MI-444-333-3333-22 State: AL	Phone Number: (444)258-9658 Secondary Phone Number: (444)444-4698 Business Phone Number: 4444446985
Immigration Status: Permanent resident alien.	Number of Dependents: 3		Age of Dependents: 4,5,8
Former address for 5 years: 666 Balmer Dr, Phoenix, Arkansas 33333-3698			
Name of Nearest Relative Not Living With You: Bernie M. Relative Sr.	Address: 44 Ash St, Pensacola, Florida 33333-4589	Phone Number: (555)555-5555	Relationship: Father
Additional Information: Applicant is a guarantor or co-maker on a note. Loan for automobile for relative. Applicant has suits or judgments pending against him/her. City Bank vs Applicant, 38th District Court, Pensacola, FL, #83038383. Applicant has been declared bankrupt in the last ten years. Chapter 11 bankruptcy.			
Applicant Name: Bette Borrower			
Taxpayer ID Number: 214-58-7458	Driver's License Number: AL-258-333-3333-22		Phone Number: (444)258-9658 Secondary Phone Number: (444)444-4698 Business Phone Number: 2587458965
Immigration Status: Permanent resident alien.	Number of Dependents: 3		Age of Dependents: 4,5,8
Additional Information: Applicant has suits or judgments pending against him/her. City Bank vs Applicant, 38th District Court, Pensacola, FL, #83038383.			

### EMPLOYMENT INFORMATION

Applicant Name: Barney J. Borrower Jr.

Name & Address of Current Employer: Acme Washer Co 77 Industrial Dr, Paducah, Alabama 77777-2589 <input type="checkbox"/> Self Employed	Years on the job: 5	Years employed in this line of work/profession: 10	Business Phone: (333)333-4444
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Name & Address of Former Employer: Alpha Washer Co. 4417 Industrial Dr., Lamont, Arkansas 66666-2569 <input checked="" type="checkbox"/> Self Employed	Dates (from - to): 01/01/1997 to 02/02/1998	Monthly Income: \$2,500.00	Position/Title/Type of Business: Production Manager	Business Phone: (123)456-7890
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Applicant Name: Bette Borrower

Name & Address of Current Employer: Second National Bank <input type="checkbox"/> Self Employed	Years on the job: 5	Position/Title/Type of Business: Teller Financial	Business Phone: (248)596-5896
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### MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Applicant Name	Base Empl. Income*	Overtime	Bonuses	Commissions	Dividends/ Interest	Net Rental Income	Other (before completing, see "describe other income" below)	Total
Barney J. Borrower Jr.	\$2,500	\$450	\$950	\$250	\$675	\$650	\$1,201	\$6,676
Bette Borrower	\$2,222	\$3,333	\$444	\$555	\$655	\$777	\$0	\$7,986
Total	\$4,722	\$3,783	\$1,394	\$805	\$1,330	\$1,427	\$1,201	\$14,662

\* Self-employed Applicant(s) may be required to provide additional documentation such as tax returns and financial statements.

Applicant Name	Describe Other Income. Notice: Alimony, child support or separate maintenance income need not be revealed if the Applicant does not choose to have it considered for repaying this loan.	Monthly Amount
Barney J. Borrower Jr.	Monster Truck Racing Item 2 for Person 1	\$1,200.00 \$1.00
		\$

Combined Monthly Housing Expense	Rent	First Mortgage (P&I)	Other Financing (P&I)	Hazard Insurance	Real Estate Taxes	Mortgage Insurance	Homeowners Assn. Dues	Other: ABB Expense Cost	Total
	\$987.00	\$800.00	\$250.00	\$75.00	\$230.00	\$85.00	\$65.00	\$500.00	\$2,992.00

### ASSETS AND LIABILITIES

This statement and any applicable supporting schedules may be completed jointly by both married and unmarried Applicant(s) if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Applicant section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

Completed ☐ Jointly ☒ Not Jointly

ASSETS Description	Cash or Market Value	Liabilities and Pledged Assets. List the creditor's name, address, and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities, which will be satisfied upon sale of real estate owned or upon refinancing of the subject property. Liabilities marked (**) indicate values not included in the total.
Cash deposit toward purchase held by: Last National Bank	\$ 0.00	

List checking and savings accounts below		LIABILITIES		Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Bank, S & L, or Credit Union National City Bank 150 Main Street, 1, Orlando, Florida 25896-5698		Name and address of Company		\$ Payment	\$
Acct Owner: Barry Borrower		Acct Owner:			
Acct No. 23-69854	\$ 26,000.00	Acct No.			
Stocks and Bonds (Company name/number & Description)	\$				
Life insurance net cash value Face amount: \$ 1,500,000	\$ 0.00				
<b>Subtotal Liquid Assets</b>	\$ 26,000.00				
Real Estate owned (enter market value from schedule of real estate owned)	\$ 0.00				
Vested interest in retirement fund	\$ 0.00				
Net worth of business(es) owned (attach financial statement)	\$ 0.00				
Automobiles owned (make and year):	\$	Alimony/Child Support/Separate Maintenance Payments Owed to:		\$	
Other Assets (itemize):	\$	Job-Related Expense (child care, union dues, etc.):		\$	
		<b>Total Monthly Payments</b>		\$ 0.00	
<b>Total Assets a.</b>	\$ 26,000.00	Net Worth (a. minus b.)	\$ 26,000.00	<b>Total Liabilities b.</b>	\$ 0.00

**ACKNOWLEDGMENT.** You warrant the truth of the information contained in this application and that all statements made in this application are made for the purpose of obtaining the loan applied for. You warrant that the financial obligations you disclosed in this application and in support of this application are complete and that you have no other outstanding financial obligations of any kind, including any guarantor or cosigner liability. Lender, its agents, successors, and assigns, will rely on the information contained in this application, and you have a continuing obligation to amend and supplement the information provided in this application if any of the material facts you represented should change before closing. If you have left any spaces in this application blank, Lender, its agents, successors, and assigns, may assume the information requested is adverse. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify 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. You understand that it is your sole and exclusive responsibility to determine all the tax effects of the loan and acknowledge that Lender, its agents, successors, and assigns, have not provided any tax advice to you. Lender, its agents, successors, and assigns, can give information about your loan to credit reporting agencies and others who may properly receive that information. If Lender approves this application and Lender, its agents, successors, and assigns, are required to report the amount of interest paid on the loan to the Internal Revenue Service, you understand that Lender, its agents, successors, and assigns, will report using the Social Security Number (tax identification number) shown above. You understand that if the Social Security Number is incorrect, that you may be subject to Internal Revenue Service penalties. You understand Lender, its agents, successors, and assigns, will keep this application whether or not my credit request is approved.

In this regard, a credit report may be requested in connection with this application.

**Certification.** You certify that the information provided in this application is true and correct as of the date set forth opposite my signature on this application and acknowledge my understanding that any intentional or negligent misrepresentations of the information contained in this application may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., and liability for monetary damages to the Lender, its agents, successors, assigns, insurers, and any other person who may suffer any loss due to reliance upon any misrepresentation you made in this application or in any other manner.

By signing this Consumer Loan Application, the Applicant acknowledges reading, understanding and agreeing to all its provisions, and receiving a copy of it.

Barney J. Borrower Jr.

Date

Bette Borrower

Date

CREDITOR USE ONLY	
Method Application Taken By: Face to face interview	Received By: Robert Jones
Reasons for Denial:	
Loan Approval Conditions:	
Customer Identification Program (CIP) Record Information: Information Collected and Verified in Accordance With CIP (initial) _____	