

THE FIRST STATE BANK OF ROSEMOUNT
Loan Application/Personal Financial Statement
IMPORTANT: Read these Directions before completing this Application.

- Check If you are applying for individual unsecured credit in your own name and are 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 Sections A, D, E, F (as applicable) and H. If the requested credit is to be secured, also complete Section C and all of Section F.
- Appropriate If you are applying for unsecured joint credit with another person, initial below and complete all Sections except G, providing information in B, F and H about the joint applicant. If the requested joint credit is to be secured, then complete Section G.
- Box

We intend to apply for joint credit. _____
Applicant Co-Applicant

- If you are applying for individual 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 except B. Complete Section G only if the credit will be secured.

Amount Requested \$ _____
Payment Date Desired _____
Proceeds of Credit To be Used For _____

SECTION A – Applicant Information				SECTION B – Co-applicant Information			
Full Name (Last, First, Middle)				Full Name (Last, First, Middle)			
Home Address Number and Street			Yrs/Mos	Home Address Number and Street			Yrs/Mos
City, State, Zip Code		County		City, State, Zip Code		County	
E-Mail Address			Social Security Number	E-Mail Address			Social Security Number
Date of Birth	Home Phone No.		Cell Phone No.	Date of Birth	Home Phone No.		Cell Phone No.
Driver's License No.		No. Dependents	Ages of Dependents	Driver's License No.		No. Dependents	Ages of Dependents
Previous Home Address						Yrs/Mos	
Business Name or Employer <input type="checkbox"/> Self Employed (Additional information required)				Co-Applicant's Employer <input type="checkbox"/> Self Employed (Additional information required)			
Business Address Number and Street			Yrs/Mos	Business Address Number and Street			Yrs/Mos
City, State, Zip Code		Business Phone		City, State, Zip Code		Business Phone	
Position	Present Monthly Salary and/or Commissions \$			Position	Present Monthly Salary and/or Commissions \$		
Previous Employer			Yrs/Mos	Co-Applicant's Previous Employer			Yrs/Mos
The following is: <input type="checkbox"/> Information for Applicant				The following is: <input type="checkbox"/> Information for Co-applicant			
You need NOT disclose alimony, child support or separate maintenance income unless you want us to consider it for purposes of this application.							
Monthly Interest & Dividend Income \$		Rental Income \$	Other Monthly Income \$	Please describe the sources of Other Income.			
SECTION C - Marital Status (Do not complete if this is an application for individual unsecured credit.)							
Applicant	<input type="checkbox"/> Married	<input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (including single, divorced, and widowed)				
Co-Applicant	<input type="checkbox"/> Married	<input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (including single, divorced, and widowed)				
SECTION D - Credit References							
Name	Address (Street or P.O. Box, City, State, Zip Code)		Phone Number	Account # or Description		Date Paid/Closed	

(Complete Page 2, as Applicable)

SECTION E – Asset and Debt Information

Rent Home
 Own Home in the following name(s):

Monthly Rent or Payment	Purchase Price	Original Loan Amount	Balance Owning	Present Value	Date Purchased
\$	\$	\$	\$	\$	

Name and address of Mortgage Holder or Landlord

Name of My Bank Checking Account No. Savings Account No.

Name of nearest relative not living with you Address Phone No. Relationship

ASSETS OWNED (detail on separate sheet if necessary)		OUTSTANDING DEBTS (detail on separate sheet if necessary)	
Description	Amount	Amount Owed	Mo. Payments
1. Cash		10. Bank Loans-Unsecured	
2. Stocks or Bonds		11. Bank Loans-Secured	
3. Real Estate		12. Real Estate Loans	
4. Automobiles		13. Auto Loans or Lease Payments	
5. Cash Value of Life Insurance (Face Value)		14. Life Ins. Loans	
6. Notes Receivable		15. Credit Cards	
7. IRA, Keogh or Retirement Funds		16. Other Liabilities	
8. Other Assets			
9. Networth of Business			
TOTAL ASSETS			
	\$	TOTAL LIABILITIES	
		\$	\$
TOTAL ASSETS minus TOTAL LIABILITIES = NET WORTH		\$	

SECTION F – Additional Information

Applicant	Co-Applicant	Question	Explanation (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 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 been denied credit by 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?	

Other Income you want us to consider that is not stated in Section A or B

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.
PARTIES INCOME TYPES: A=Alimony/Child Support B = Bonuses C = Commissions I = Interest & Dividends O = Overtime R = Retirement X = Other

App	CoA	Joint	Type	Description	Amount	Frequency

Significant Monthly Expenses

Expense types: D = Dues-Homeowner Application H = Hazard Insurance P = Private Mortgage Insurance R = Rent T = Taxes (Property) U = Utilities
A = Alimony/Child Support C = Child/Dependent Care E = Estimated Living Expenses F = Federal & State Taxes I = Insurance Payments
PARTIES M = Medical O = Other

App	CoA	Joint	Type	Description	Amount	Frequency

SECTION G – Secured Credit (Briefly describe the property to be given as security.)

List names/addresses of all co-owners of the property to be given as collateral:

Name	Address

SECTION H – Signature(s)

By signing below, I confirm that: 1) Everything that I have stated in this application is correct to the best of my knowledge; 2) you will retain this application whether or not it is approved; 3) you are authorized to check my credit and employment history and to answer questions about your credit experience with me.

Applicant's Signature	Date	Other Signature (Where Applicable)	Date
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