



For Bank Use Only

Date Received _____

By _____

Consumer Loan Application

You may apply for credit in your name alone, regardless of your marital status. However, if you want the Bank to consider anyone else's future earnings, he or she and you must apply jointly, regardless of your relationship to each other, if any.

If you intend to apply for joint credit, please initial here.

_____ Applicant

_____ Co-Applicant

You are applying in:

your name alone.

Complete Section A regarding yourself and complete Section B regarding your spouse (if you are married) or your registered domestic partner. Only you are required to sign the application.

your name and your spouse's or registered domestic partner's name.

Complete Sections A and B regarding you and your spouse or registered domestic partner. Both of you must sign the application.

your name along with _____,
whose separate application is attached.

You must complete Section A regarding yourself and Section B regarding your spouse, if you are married, or your registered domestic partner. Only you are required to sign the application. The co-applicant must complete a separate application form.

Purpose of Loan		Loan Requested \$ _____
Purchase	Refinance	
Auto	Aircraft	Source of Repayment: _____
Boat	RV	Description of Collateral: _____
Other _____		

Would you like your loan payments automatically deducted from your SBMC checking account? Yes No

If yes, your SBMC checking account number is: _____

Section A: Applicant			
Last Name	First	MI	
Current Physical Address		Own	Rent
Monthly Pymt \$ _____			
City	State	Zip	How Long? Yrs Mo
Mailing Address (if different from above)			
City	State	Zip	
Former Address (if above less than 2 yrs)		Own	Rent Other
City	State	Zip	How Long? Yrs Mo
Social Security Number		Date of Birth	
Married	Separated	Number of Dependents	
Unmarried (single, divorced, widowed)			
DMV License or ID #	Issue Date	Expiration Date	
Home Phone	Cell Phone		
Email Address			
Name of nearest relative not living with you			
Relationship	Phone Number		
Street Address			
City	State	Zip	
Are you a U.S. Citizen?	If not a U.S. Citizen, what is your residency status?		
Yes No			

Section B: Spouse/Registered Domestic Partner			
Last Name	First	MI	
Current Physical Address		Own	Rent
Monthly Pymt \$ _____			
City	State	Zip	How Long? Yrs Mo
Mailing Address (if different from above)			
City	State	Zip	
Former Address (if above less than 2 yrs)		Own	Rent Other
City	State	Zip	How Long? Yrs Mo
Social Security Number		Date of Birth	
Married	Separated	Number of Dependents	
Unmarried (single, divorced, widowed)			
DMV License or ID #	Issue Date	Expiration Date	
Home Phone	Cell Phone		
Email Address			
Name of nearest relative not living with you			
Relationship	Phone Number		
Street Address			
City	State	Zip	
Are you a U.S. Citizen?	If not a U.S. Citizen, what is your residency status?		
Yes No			



Applicant Employment Information			
Current Employer		Self Employed? Yes No	
Employer Address			
City		State	Zip
Occupation			
Work Phone Number	How Long? Yrs Mo		Yrs in this type of work Yrs Mo
Additional Previous Employer (if above is less than 2 years)			
Occupation	How Long? Yrs Mo		Yrs in this type of work Yrs Mo
Additional/Previous Employer Address			
City		State	Zip
Applicant Income			
Monthly Gross Salary		\$ _____	
Dividends and Interest		\$ _____	
Other Income - Description and Amount Income from alimony, child support or separate maintenance need not be listed unless you wish it considered for this credit.			
		\$ _____	
Total		\$ _____	

Spouse/Registered Domestic Partner Employment Information			
Current Employer		Self Employed? Yes No	
Employer Address			
City		State	Zip
Occupation			
Work Phone Number	How Long? Yrs Mo		Yrs in this type of work Yrs Mo
Additional Previous Employer (if above is less than 2 years)			
Occupation	How Long? Yrs Mo		Yrs in this type of work Yrs Mo
Additional/Previous Employer Address			
City		State	Zip
Spouse/Registered Domestic Partner Income			
Monthly Gross Salary		\$ _____	
Dividends and Interest		\$ _____	
Other Income - Description and Amount Income from alimony, child support or separate maintenance need not be listed unless you wish it considered for this credit.			
		\$ _____	
Total		\$ _____	

***If you are self-employed, attach federal income tax return/operating statements for last 3 years.**

If answer is Yes to any of these questions, please attach a separate sheet giving full details.

- | | | |
|-----|----|---|
| Yes | No | Is any debt past due? |
| Yes | No | Have you or your spouse/registered domestic partner ever filed for bankruptcy? |
| Yes | No | Have you or your spouse/registered domestic partner ever voluntarily surrendered or had a vehicle, or any other item repossessed? |
| Yes | No | Have you or your spouse/registered domestic partner ever had a property foreclosed upon? |
| Yes | No | Are there any unsatisfied judgments against you or your spouse/registered domestic partner? |
| Yes | No | Is there anything now known which would reduce or stop the income shown above before this loan matures and is fully paid? |

By signing, you:

1. Certify that the above information and the information on the other side of this application is true and complete as of the date below.
2. Agree that this is the property of the Bank and need not to be returned to you.
3. Authorize the Bank to verify the accuracy and completeness of all information above from any source the Bank chooses. If you are married or a registered domestic partner applying for this loan in your name alone, this authorization extends to verifying information about your spouse or partner.
4. Authorize the Bank to answer questions from and to furnish information to others about Bank's experience with you.
5. Authorize the Bank to obtain information about your current address from the Department of Motor Vehicles, even though this information would not otherwise be available to the Bank.

Applicant's Signature _____

Date _____

Signature of Spouse /Registered Domestic Partner _____

Date _____

This person should NOT sign unless jointly applying for this loan.