

COMMERCIAL BANK

IMPORTANT: Read these Directions before completing this **Credit Application**.

CHECK APPROPRIATE BOX

If you are applying for individual 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 Section A and C. If the requested credit is to be secured, also complete Section D.

If you are applying for a joint credit with another person, complete all Sections except D, providing information in B about the joint applicant. If the requested credit is to be secured, then complete Section D.

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 D to the extent possible, providing information in B about the person on whose alimony, support, or maintenance payments or income or assets you are relying. If the requested credit is to be secured, then complete Section D.

Amount Requested \$	Proceeds of Credit to be used for:
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SECTION A – INFORMATION REGARDING APPLICANT

Full Name – (First, Middle, Last)				Birth Date		
Present Street Address			City	State	Zip	Years There
Social Security Number	Drivers License Number		Home Phone Number		Mobile Phone Number	
Previous Street Address			City	State	Zip	Years There
Present Employer			Address			Phone #
GROSS Salary or Commission \$ Per <input type="checkbox"/> YR <input type="checkbox"/> MO <input type="checkbox"/> WK. <input type="checkbox"/> BI- WK			Years There	Position or Title		Name of Supervisor
Previous Employer If Less Than 2 Years			Address			Years There
Alimony, Child Support, Separate Maintenance need not be revealed if you do not wish to have it considered as a basis for repaying the obligation. Alimony, Child Support, Separate Maintenance received under: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding						
Other Income: \$ _____ per _____ Source(s) of other income: _____						
IS ANY INCOME LISTED IN THIS SECTION LIKELY TO BE REDUCED BEFORE THE CREDIT REQUESTED IS PAID OFF? <input type="checkbox"/> YES (Explain in detail on a separate sheet.) <input type="checkbox"/> NO						
Name of nearest relative not living with you		Relationship		Address		Phone #

SECTION B – INFORMATION REGARDING JOINT APPLICANT, OR OTHER PARTY (Separate sheets if necessary)

Full Name – (First, Middle, Last)				Birth Date		
Present Street Address			City	State	Zip	Years There
Social Security Number	Drivers License Number		Home Phone Number		Mobile Phone Number	
Previous Street Address			City	State	Zip	Years There
Present Employer			Address			Phone #
GROSS Salary or Commission \$ Per <input type="checkbox"/> YR <input type="checkbox"/> MO <input type="checkbox"/> WK. <input type="checkbox"/> BI- WK			Years There	Position or Title		Name of Supervisor
Previous Employer If Less Than 2 Years			Address			Years There
Alimony, Child Support, Separate Maintenance need not be revealed if you do not wish to have it considered as a basis for repaying the obligation. Alimony, Child Support, Separate Maintenance received under: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding						
Other Income: \$ _____ per _____ Source(s) of other income: _____						
IS ANY INCOME LISTED IN THIS SECTION LIKELY TO BE REDUCED BEFORE THE CREDIT REQUESTED IS PAID OFF? <input type="checkbox"/> YES (Explain in detail on a separate sheet.) <input type="checkbox"/> NO						
Name of nearest relative not living with you		Relationship		Address		Phone#

SECTION C – ASSET AND DEBT INFORMATION (If Section B has been completed, this Section should be completed giving information about both the Applicant and Joint Applicant or Other Person. Please mark Applicant-related information with an "A". If Section B was not completed, only give information about the Applicant in this Section.)

ASSETS OWNED (use separate sheet if necessary)

DESCRIPTION OF ASSETS	VALUE	SUBJECT TO DEBT?	NAME(S) OF OWNER(S)
CASH	\$		
AUTOMOBILES (Make, Model, Year)			
REAL ESTATE (Location, Date Acquired)			
MARKETABLE SECURITIES (Issuer, Type, No. of Shares)			
OTHER (List)			
TOTAL ASSETS	\$		

OUTSTANDING DEBTS (Include charge accounts, installment contracts, credit cards, rent, mortgages, etc. (Use separate sheet if necessary.)

Creditor	Type of Debt or Acct. No.	Name in Which Acct. Carried	Original Debt	Present Balance	Monthly Payments	Past Due? Yes/No
1. (Landlord or Mortgage Holder)	<input type="checkbox"/> Rent Pmt. <input type="checkbox"/> Mortgage		(Omit Rent) \$	(Omit Rent) \$	\$	
2.						
3.						
Total Debts			\$	\$	\$	

Are you a co-maker, endorser, or guarantor on any loan or contract? Yes No If "Yes" for Whom? To Whom?

Are there any unsatisfied judgements against you? Yes No Amount \$ If "Yes" to whom owed?

Have you been declared bankrupt in the last 14 years? Yes No If "Yes" where? Year:

Other Obligations – (E.g., liability to pay alimony, child support, separate maintenance. Use separate sheet if necessary.)

SECTION D- SECURED CREDIT (Complete only if credit is to be secured.) Briefly describe the property to be given as security.

Description of Property:

List names and addresses of all co-owners of the property:

Name Address

If the security is real estate, give the full name of your spouse (if any):

Everything that I have stated in this application is correct to the best of my knowledge. I understand that you will retain this application whether or not it is approved. 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

Loan Originator's Signature X		Date
Loan Originator's Name	Loan Originator's Identifier	Loan Originator's Phone Number
Loan Origination Company's Name Commercial Bank	Loan Origination Company's Identifier	Loan Origination Company's Address

COVERED BORROWER IDENTIFICATION STATEMENT

BORROWER: _____
Address: _____
City & State: _____

Lender: Commercial Bank
301 N. State St.
Alma, MI 48801

Federal law provides important protections to active duty members of the Armed Forces and their dependents. To ensure that these protections are provided to eligible applicants, we require you to sign one of the following statements as applicable:

I AM a member of the U.S. Armed Forces, such as Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer or on active Guard and Reserve duty (generally for a period of 180 consecutive days or more).

BORROWER:

X _____
Date

I AM a dependent of a member of the U.S. Armed Forces on active duty as described above. Dependents include, for example, a member's spouse, a member's child under the age of twenty-one years old, or an individual for whom the member provided more than one-half of the individual's financial support for 180 days immediately preceding today's date.

BORROWER:

X _____
Date

--OR--

I AM NOT a regular or reserve member of the U.S. Armed Forces, such as Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer or on active Guard and Reserve duty (or a dependent of such a member).

BORROWER:

X _____
Date

Warning: It is important to fill out this form accurately. Knowingly making a false statement on a credit application is a crime.