Liberty Bank
We Belong Together
MEMBER F.D.I.C.

Consumer Loan Application

LOAN REQUEST

Date of Request	Amount Requested	Purpose of Request	Term Requested

Type of Credit ☐ Secured	☐ Unsecured	Type of Collateral	Name of Collateral Owner

Collateral Description: _____.

Type of Application: ☐ Single ☐ Joint Relationship of Co-Applicant _____.

If this application is for joint credit. Borrower and Co-borrower each agree that we intend to apply for joint credit (sign below) :

Borrower _____ Co-borrower _____

Do not complete the starred (*) section of this application unless you are: (a) are a resident of a community property state (Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas of Wisconsin), (b) are relying on property located in a community property state as a basis for repayment of the credit requested or (c) are relying on income received from a non-applicant spouse or ex-spouse.

APPLICANT INFORMATION

First Name	Middle Name	Last Name	Social Security No.

Birth Date	# of Dependents	Home Phone	Cell Phone/Pager	E-Mail Address

Home address (Must be street address)	City	State	Zip	Years There

Mailing address (If different from home address)	Driver's License State and No.	Expiration Date

Previous address	Years There

Employed by	Address	Gross Monthly Income	Years There

Occupation	Work Phone Number Ext.	Other Monthly Income**	Source of Other Income **

Name and address of previous employer	Occupation	Years There

Name and address of parents or nearest relative not living with you	Phone Number

* Marital Status	Name and address of landlord or mortgage holder		
☐ Married ☐ Unmarried ☐ Separated		☐ Own ☐ Rent ☐ Other	Monthly Payment $

****Amount of Alimony, Child Support and Separate Maintenance Payment Income: NOTE Alimony, child support and separate maintenance payment income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.**

Are you obligated to make alimony, child support, or separate maintenance payments? ☐ Yes ☐ No If Yes, How Much? $ _____ How Long? _____
In the past 10 years, have you been bankrupt or are you in the process of filing bankruptcy? ☐ Yes ☐ No
Have you made a settlement with Creditors, or do you have any suits, judgments or other legal proceedings against you? ☐ Yes ☐ No If yes, explain
_____.

Creditor	Monthly Payment	Creditor	Monthly Payment

CO-APPLICANT INFORMATION

First Name	Middle Name	Last Name	Social Security No.

Birth Date	# of Dependents	Home Phone	Cell Phone/Pager	E-Mail Address

Home address (Must be street address)	City	State	Zip	Years There

Mailing address (If different from home address)	Driver's License State and No.	Expiration Date

Previous address	Years There

Employed by	Address	Gross Monthly Income	Years There

Occupation	Work Phone Number Ext.	Other Monthly Income**	Source of Other Income **

Name and address of previous employer	Occupation	Years There

Name and address of parents or nearest relative not living with you	Phone Number

* Marital Status	Name and address of landlord or mortgage holder		
☐ Married ☐ Unmarried ☐ Separated		☐ Own ☐ Rent ☐ Other	Monthly Payment $

****Amount of alimony, Child Support and Separate Maintenance Payment Income: NOTE Alimony, child support and separate maintenance payment income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.**

Are you obligated to make alimony, child support, or separate maintenance payments? ☐ Yes ☐ No If Yes, How Much? $ _____ How Long? _____
In the past 10 years, have you been bankrupt or are you in the process of filing bankruptcy? ☐ Yes ☐ No
Have you made a settlement with Creditors, or do you have any suits, judgments or other legal proceedings against you? ☐ Yes ☐ No If yes, explain
_____.

Creditor	Monthly Payment	Creditor	Monthly Payment

ASSETS AND LIABILITIES

ASSETS	APPLICANT	CO-APPLICANT	LIABILITIES	APPLICANT	CO-APPLICANT
CASH AT LIBERTY BANK	$	$	BALANCE DUE TO LIBERTY	$	$
CASH AT OTHER BANKS	$	$	BALANCE DUE TO OTHERS (CREDIT CARDS)	$	$
SECURITIES	$	$	BALANCE DUE TO OTHERS (AUTO LOANS)	$	$
LIFE INSURANCE	$	$	BALANCE DUE TO OTHERS (LOANS/LINES)	$	$
REAL ESTATE	$	$	REAL ESTATE INDEBTEDNESS AT OTHER INSTITUTIONS	$	$

REAL ESTATE (TYPE & LOCATION)

AUTOMOBILES (YEAR, MAKE AND MODEL)

Where do you bank?

☐ Checking ☐ Savings ☐ Loan

HMDA / GMI

PLEASE COMPLETE THE FOLLOWING SECTIONS FOR LOANS TO PURCHASE OR IMPROVE ANY RESIDENTIAL PROPERTY, INCLUDING MOBILE HOMES, OR TO REFINANCE A LOAN THAT IS SECURED BY RESIDENTIAL PROPERTY.

Purpose	Collateral	Lien Position	Occupancy
☐ Purchase ☐ Improvements ☐ Refinance	☐ Residential, (1 – 4 units) including condominiums/town homes or vacation homes. ☐ Manufactured Home (with or without real estate) including mobile homes. ☐ Multi-family residential property with (5 or more units).	☐ 1st lien ☐ Subordinate/Junior lien ☐ Not secured by R/E	☐ Owner occupied ☐ Non-owner occupied (Includes 2nd home and vacation homes)

Amount Existing Liens	Estimated Current Value	Amount of current mortgage	Amount of subordinate mortgage
$	$	$	$

Street address of property to be purchased or improved	City	State	Zip	Num. Units

Improvements Planned (copies of estimate or itemized cost breakdown must be attached).

Type of improvement
☐ Property Improvement
☐ Additions
☐ Energy Conservation

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the federal government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing laws, and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. You may select one or more designations for race. The law provides that a lender may not discriminate on the basis of this information, or on whether you choose to furnish it. However, if you chose not to furnish the information and you have made this application in person, under Federal regulations the lender is required to note ethnicity, race and sex on the basis of visual observation or surname. If you do not wish to furnish this information, please check below.

APPLICANT	CO-APPLICANT
ETHNICITY ☐ Hispanic or Latino ☐ Not Hispanic or Latino	ETHNICITY ☐ Hispanic or Latino ☐ Not Hispanic or Latino
RACE OR NATIONAL ORIGIN: (Choose any combination of the following, up to all five categories which best describe your national origin) ☐ American Indian or Alaskan Native ☐ Asian ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ White	RACE OR NATIONAL ORIGIN: (Choose any combination of the following, up to all five categories which best describe your national origin) ☐ American Indian or Alaskan Native ☐ Asian ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ White
SEX: ☐ Female ☐ Male	SEX: ☐ Female ☐ Male
☐ I DO NOT WISH TO FURNISH THIS INFORMATION	☐ I DO NOT WISH TO FURNISH THIS INFORMATION

INSURANCE

The bank may not condition an extension of credit on either (a) the consumer's purchase of an insurance or annuity from the bank or from any of its affiliates, or (b) the consumer's agreement not to obtain, or prohibition on the consumer from obtaining, an insurance product or annuity from an entity that is unaffiliated with the bank.

X _____ _____

Applicant Date Co-Applicant Date

SIGNATURE

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 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.

The Federal Equal Credit Opportunity Act requires that all creditors including banks, savings and loan association, small loan companies and others make credit equally available to all credit worthy customers without regard to sex or marital status. The Federal Agency, which administers compliance with this law concerning this bank, is, Federal Deposit Insurance Corporation, 5100 Popular Avenue, Suite 1900, Memphis, TN 38137.

I (we) certify that the statements made in this application are true. The bank is authorized to obtain any information that it deems necessary in processing my loan request. I understand the bank is relying on this information in making a loan decision. I/we hereby agree that this application shall be remain your property whether or not any credit is granted relative thereto.

X _____ _____

Applicant Date Co-Applicant Date

BANK USE

Application taken by: ☐ Telephone ☐ Mail/Fax ☐ In Person ☐ Internet ☐ Started by Telephone/Mail/Fax, completed in person

Date Application Received: _____ Application Received by: _____