



Consumer Loan Application

CHECK BOX FOR JOINT ACCOUNT: [] If you are applying for a joint account or an account that you and another person will use, complete all sections, providing information about the Joint Applicant or user. We intend to apply for Joint Credit.

Applicant _____

Co-Applicant _____

Loan Term Requested	Interest Rate	Loan Amount
Years	%	\$

SECTION A: PLEASE TELL US ABOUT YOURSELF. (APPLICANT)

Name (include Jr., Sr., III if applicable)		Date of Birth	
Present Address			Apt. No
City	State	Zip	County
Telephone (incl. area code)	How long at the above address?	Social Security Number	
Previous Address (if less than 3 years at current address)			
DEPENDENTS		How many years at previous address?	
NO.	AGES		
List any other names under which you have applied for or been granted credit:			
DO NOT COMPLETE THIS SECTION IF APPLYING FOR INDIVIDUAL UNSECURED CREDIT			
MARITAL STATUS: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (incl. single, divorced, widowed)			
PLEASE PROVIDE US WITH HOUSING INFORMATION:			
<input type="checkbox"/> Live with parents	<input type="checkbox"/> Rent	<input type="checkbox"/> Own	
Rent Payment \$	Mortgage Payment (including taxes) \$	Balance on Mortgage: \$	

WE'D LIKE TO KNOW ABOUT YOUR INCOME:

Employer	
Employer's Address	
Length of Employment	Employers Telephone Number:
Years Months	
Occupation/Position	
Monthly Gross Salary \$	Employee ID (if any)
Previous Employer (if less than 3 years at present employer)	
Previous Employer's Address	
Length of Employment	Previous Employers Telephone Number:
Years Months	

VEHICLE, MOBILE HOME, TRUCK OR BOAT LOAN

Name of Seller			
Address (No. & Street)			
City	State	Zip	
Serial or VIN Number			
Make/Model	Year	New <input type="checkbox"/>	Used <input type="checkbox"/>
Purchase Price \$	Down Payment (-) \$	Amount to be Financed \$	

AUTOMOBILE, RECREATIONAL VEHICLE, MOBILE HOME OR TRUCK LOAN ONLY

Name to appear on title certificate (Title holder to sign Security Agreement)			
Address (No. & Street)			
City	State	Zip	
BOAT ONLY		TYPE	
Length	Single <input type="checkbox"/>	Inboard <input type="checkbox"/>	Twin <input type="checkbox"/>
			L/O <input type="checkbox"/>
Engine Make	H.P.	Year	
Hull/Serial Number			
Boat Registration/Documentation Number (Documented owner to sign Security Agreement)			

LOAN PURPOSE:

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TELL US ABOUT YOUR BANK ACCOUNTS:

Checking	Savings	Account Number (s)
Address		
Checking	Savings	Account Number (s)
Address		

SECTION B: COMPLETE THIS SECTION FOR AN AUTOMOBILE, RECREATIONAL

TELL US ABOUT YOUR CREDIT REFERENCES:

Creditor	Unpaid Balance \$
Account Number	Monthly Payment \$
Creditor	Unpaid Balance \$
Account Number	Monthly Payment \$
Creditor	Unpaid Balance \$
Account Number	Monthly Payment \$
Creditor	Unpaid Balance \$
Account Number	Monthly Payment \$
Were you ever bankrupt or had any judgments, liens or legal proceedings against you?	
<input type="checkbox"/> Yes	<input type="checkbox"/> No

OTHER INCOME:

Alimony, child support, or separate maintenance income need not be revealed if the Applicant or Co-Applicant does not choose to have it considered as a basis for repaying this loan.

Describe source of other income:	Total Gross Monthly Income \$
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A PERSONAL REFERENCE:

Name of nearest relative not living with you:		
Address (No. & Street)		
City	State	Zip
Relationship	Telephone Number () -	

SECOND MORTGAGE:

Address (No. & Street)		
City	State	Zip
Date Property Purchased	Gross Monthly Income of Applicant \$	
Purchase Price \$	Estimated Value \$	

COMPLETE THIS SECTION FOR A HOME IMPROVEMENT LOAN:

Address of property to be improved (No. & Street)		
City	State	Zip
Property Owner(s) - All owners must be present at Closing		
1.		
2.		
Date Purchased	Present Value \$	
Describe the improvement(s) planned:		

**SECTION C: PLEASE TELL US ABOUT YOURSELF.
(JOINT-APPLICANT, USER OR OTHER PARTY)**

Name (include Jr., Sr., III if applicable)		Date of Birth	
Present Address			Apt. No
City	State	Zip	County
Telephone (incl. area code)	How long at the above address?	Social Security Number	
Previous Address (if less than 3 years at current address)			
DEPENDENTS		How many years at previous address?	
NO.	AGES		
List any other names under which you have applied for or been granted credit:			
DO NOT COMPLETE THIS SECTION IF APPLYING FOR INDIVIDUAL UNSECURED CREDIT			
MARITAL STATUS: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (incl. single, divorced, widowed)			

PLEASE PROVIDE US WITH HOUSING INFORMATION:

<input type="checkbox"/> Live with parents	<input type="checkbox"/> Rent	<input type="checkbox"/> Own
Rent Payment \$	Mortgage Payment (including taxes) \$	Balance on Mortgage: \$

WE'D LIKE TO KNOW ABOUT YOUR INCOME:

Employer		
Employer's Address		
Length of Employment		Employers Telephone Number:
Years	Months	
Occupation/Position		
Monthly Gross Salary \$	Employee ID (if any)	
Previous Employer (if less than 3 years at present employer)		
Previous Employer's Address		
Length of Employment		Previous Employers Telephone Number:
Years	Months	

TELL US ABOUT YOUR BANK ACCOUNTS:

Checking	Savings	Account Number (s)
Address		
Checking	Savings	Account Number (s)
Address		

OTHER INCOME:

Alimony, child support, or separate maintenance income need not be revealed if the Applicant or Co-Applicant does not choose to have it considered as a basis for repaying this loan.

Describe source of other income:	Total Gross Monthly Income \$
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TELL US ABOUT YOUR CREDIT REFERENCES:

Creditor	Unpaid Balance \$
Account Number	Monthly Payment \$
Creditor	Unpaid Balance \$
Account Number	Monthly Payment \$
Creditor	Unpaid Balance \$
Account Number	Monthly Payment \$
Were you ever bankrupt or had any judgments, liens or legal proceedings against you?	
<input type="checkbox"/> Yes	<input type="checkbox"/> No

A PERSONAL REFERENCE:

Name of nearest relative not living with you:		
Address (No. & Street)		
City	State	Zip
Relationship	Telephone Number () -	

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 and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.) * Only fill out if applying for a home loan.

BORROWER <input type="checkbox"/> I do not wish to furnish this information		CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information	
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino		Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	
Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> White <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander		Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male		Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	
To be Completed by Interviewer This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet		Interviewer's Name (print or type)	Name, Address and Phone Number of Interviewer's Employer Black River Country Bank 221 Main Street Black River Falls WI, 54615
			Date

CERTIFICATION AND SIGNATURES

I (We) certify that the information stated is complete and accurate, and has been furnished by me (us) knowing that you intend to rely on it in considering my (our) application. I (We) understand that you may request a consumer report in connection with this application and for purposes of updating, renewing or extending further credit, taking collection action on my loan, or other legitimate purposes associated with my loan, and if I (we) ask, I (we) will be informed whether or not such a report was requested and, if so, the name and address of the consumer reporting agency that furnished the report. I (We) also authorize you to check my (our) employment history.

NOTICE TO GUARANTOR: If you are providing information to the Lender on this Application for the purpose of acting as a guarantor for one or more primary applicant(s) and the Lender determines that you are a guarantor, do not meet the credit underwriting standards for this particular loan and/or amount, be advised that the Lender is required by law to, and will, provide an adverse action notice detailing the specific reasons for the credit denial *directly* to the primary applicant(s) and not to you. As a guarantor, be prepared to share any specific reasons for adverse action based on your credit history with the primary applicant(s). If you are unwilling to share this information, you should not complete this application in the capacity of guarantor. By completing and submitting this application as guarantor, you are authorizing the Lender to share the specific reasons for adverse action with the primary applicant(s) in the event this application is denied.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: 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 you 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.

AUTO-DEDUCT: Please deduct my (our) monthly loan payment automatically from my (our) Personal Checking, Money Market or Statement Savings Account Number ____.

IMPORTANT: THIS APPLICATION MUST BE SIGNED AND DATED BELOW BEFORE IT CAN BE PROCESSED.

Applicant's Signature Date

Co-Applicant's Signature Date

INSURANCE INFORMATION

IF THE CREDIT IS TO BE USED FOR SECOND MORTGAGE, HOME IMPROVEMENT, OR THE PURCHASE OF AN AUTOMOBILE, MOBILE HOME, RECREATIONAL VEHICLE OR BOAT, WE NEED TO YOU YOUR INSURANCE INFORMATION:

Insurance Agent's Name	Telephone Number () -		
Address	City	State	Zip

