

CONSUMER LOAN APPLICATION

Construction, Real-Estate, Home Equity Loans

CREDIT REQUESTED								
Amount Requested	# of Payments	Preferred Payment Amt	Preferred Payment Day	Market Survey	Credit Request	Individual Joint w/ Co-Applicant		
Specific Purpose of Loan					We tend to apply for Joint Credit Individual _____ Co-Applicant _____			
Collateral Offered								
COMPLETION INSTRUCTIONS FOR APPLICANT								
Complete the Applicant information for the first Applicant. Mark the appropriate box to indicate whether the Applicant is applying as a Borrower, Guarantor, Co-Signer, Grantor (of collateral), or Other for a different capacity. If the Applicant is a married individual, he or she may apply for individual credit.								
APPLICANT INFORMATION								
Applicant is a: Borrower Guarantor Co-signer Grantor Other: _____								
Name of Applicant			Former Names or Aliases			SSN#		
Home Phone	Date of Birth	Driver's License #	Age of Dependents	Years of Education	Years in Current Profession			
E-mail Address								
ADDRESS INFORMATION								
Street Address			City	ST	Zip Code	Since	Own Rent	
Mailing Address			City	ST	Zip Code			
Previous Home Address			City	ST	Zip Code	From	To	
EMPLOYMENT INFORMATION								
Applicant's Employer (if self-employed, Name & nature of business)				Business Address				
Type of Business	Supervisor	Phone Number	Title/Position	Date of Hire	Salary	per		
Second Employer (if self-employed, Name & nature of business)				Business Address				
Type of Business	Supervisor	Phone Number	Title/Position	Date of Hire	Salary	per		
PERSONAL REFERENCES								
Name		Phone Number	Address			Relationship		
COMPLETION INSTRUCTIONS FOR CO-APPLICANTS								
(a) If you are applying for joint credit or will be permitted to use the account, complete the Co-Applicant information section below as a Borrower.								
(b) If the Applicant is applying for individual credit, but 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 the Co-Applicant information section, to the extent possible, providing information about the person on whose alimony, support, or maintenance payments or income or assets the Applicant is relying.								
(c) If the Applicant resides in a community property state or is relying on property located in such a state as a basis for repayment of the credit requested, complete the Co-Applicant information section with regard to the Applicant's spouse.								
CO-APPLICANT INFORMATION								
Co-Applicant is a: Borrower Guarantor Co-signer Grantor Other: _____								
Name of Co-Applicant			Former Name or Aliases			SSN#		
Home Phone	Date of Birth	Driver's License #	Age of Dependents	Years of Education	Years in Current Profession			
E-mail Address								
ADDRESS INFORMATION								
Street Address			City	ST	Zip Code	Since	Own Rent	
Mailing Address			City	ST	Zip Code			
Previous Home Address			City	ST	Zip Code	From	To	

EMPLOYMENT INFORMATION						
Co-Applicant's Employer (if self-employed, Name & nature of business)			Business Address			
Type of Business	Supervisor	Phone Number	Title/Position	Date of Hire	Salary	per
Second Employer (if self-employed, Name & nature of business)			Business Address			
Type of Business	Supervisor	Phone Number	Title/Position	Date of Hire	Salary	per
PERSONAL REFERENCES						
Name		Phone Number	Address			Relationship
QUESTIONS						
Applicant (1)	Co-Applicant (2)	Question		Explanation (please use an attached sheet, if necessary)		
Yes No	Yes No	Are there any outstanding judgements against you?				
Yes No	Yes No	Have you ever been declared bankrupt?				
Yes No	Yes No	Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?				
Yes No	Yes No	Are you party to a lawsuit?				
Yes No	Yes No	Are you obligated to any loan resulting in judgement, foreclosure or title transfer?				
Yes No	Yes No	Are you delinquent/in default on any Federal debt, financial obligation, bond, or loan guarantee?				
Yes No	Yes No	Are you obligated to pay alimony, child support, or separate maintenance?				
Yes No	Yes No	Is any part of the down payment borrowed?				
Yes No	Yes No	Are you a co-maker or an endorser on a loan?				
Yes No	Yes No	Have you ever had merchandise repossessed?				
Yes No	Yes No	Have you ever been denied credit with this lender?				
Yes No	Yes No	Are you a U.S. citizen?				
Yes No	Yes No	• If no, are you a resident alien?				
Yes No	Yes No	• If no, are you a non-resident alien?				
PREVIOUS CREDIT REFERENCES						
Names Credit Listed In	Loan Purpose	Creditor Name and Address		Account Number	Highest Balance	Date Paid
Applicant Co-Applicant Other						
Applicant Co-Applicant Other						
Applicant Co-Applicant Other						
Applicant Co-Applicant Other						
SCHEDULE OF OTHER INCOME						
NOTICE: 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.						
App	Co-App	Joint	Type	Description	Amount	Frequency
Income Types: A= Alimony/Child Support B= Bonuses C= Commissions I = Interest & Dividends O= Overtime R=Retirement X= Other						
Alimony, child support, separate maintenance received under:				Court Order	Written Agreement	Oral Understanding Other
SCHEDULE OF EXPENSES						
App	Co-App	Joint	Type	Description	Amount	Frequency
EXPENSE Types: D = Dues/Homeowner Association 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						

SCHEDULE OF LIABILITIES (NON-REAL ESTATE)										
App	Co-App	Joint	Type	Creditor Name	Acct #	Original Balance	Balance	Remaining Payments	Payment Amount	Frequency

LIABILITY Types: A= Automobile Loans I= Installment/Revolving T= Third-Party Obligations (As Co-Maker or Guarantor) O=Other

SCHEDULE OF ASSETS (NON-REAL ESTATE)										
Cash/Accounts										
App	Co-App	Joint	Type	Description	Financial Institution	Acct #	Balance	Subject to Debt		

ACCOUNT Types: C= Checking T= Time Certificate Deposit I= IRA/SEP M= Money Market Account S= Savings O=Other

Stocks/Bonds										
App	Co-App	Joint	Description	Broker/Company	Acct #	Value	Subject to Debt			

Life Insurance										
App	Co-App	Joint	Description	Agent/Co. Name	Policy #	Face Value	Net Cash Value	Beneficiary	Subject to Debt	

Business Owned										
App	Co-App	Joint	Business Name	Financial Statement Data	Date Received	Value	Subject to Debt			

Retirement Funds										
App	Co-App	Joint	Description of Retirement Plan	Year Fully Vested	Value	Subject to Debt				

Personal Property										
App	Co-App	Joint	Description	Value	Subject to Debt					

PROPERTY Types: A= Automobiles B= Boats & Recreational Vehicles C= Collectibles H= Household Goods M= Manufactured Homes O= Other

SCHEDULE OF REAL ESTATE OWNED										
App	Co-App	Joint	Type	Property Disposition:	Sold	Pending Sale	Rental	N/A		
				Description	Property Address	Date Acquired	Cost	Principal Residence		
Current Market Value				Total Mortgages/Liens	Gross Rental Income	Taxes, Ins. Maint.	Net Rental Income			
Creditor 1 - Name & Address					Unpaid Balance	Payment Amount	Lien Position	First Lien Junior Lien		
Creditor 2 - Name & Address					Unpaid Balance	Payment Amount	Lien Position	First Lien Junior Lien		

App	Co-App	Joint	Type	Property Disposition:	Sold	Pending Sale	Rental	N/A		
				Description	Property Address	Date Acquired	Cost	Principal Residence		
Current Market Value				Total Mortgages/Liens	Gross Rental Income	Taxes, Ins. Maint.	Net Rental Income			
Creditor 1 - Name & Address					Unpaid Balance	Payment Amount	Lien Position	First Lien Junior Lien		
Creditor 2 - Name & Address					Unpaid Balance	Payment Amount	Lien Position	First Lien Junior Lien		

INSURANCE DISCLOSURES
An insurance product may be offered to you. If you purchase an insurance product (1) The insurance product is <u>not a deposit or other obligation of, or guaranteed by</u> , this institution; (2) With exception of Federal Flood Insurance or Federal Corp Insurance, the insurance product is <u>not insured</u> by the Federal Deposit Insurance Corporation or any other agency of the United States, this institution; and (3) In the case of an insurance product that involves <u>investment risk</u> associated with the insurance product, including <u>possible loss of value</u> . If an insurance product is offered we cannot condition an extension of credit on either of the following: (1) Your purchase of an insurance product from us; or (2) Your agreement not to obtain, or a prohibition on you from obtaining, an insurance product from an unaffiliated entity.
APPLICANT SIGNATURE(S)
I/WE hereby apply for the loan or credit described in this application on behalf of the applicant business. I/WE certify that I/we made no misrepresentation in this loan application or in any related documents, that all information is true and complete, and that I/we did not omit any important information. I/WE agree that any property securing the loan or credit will not be used for any illegal and restricted purpose. Lender is authorized to verify with other parties and to make any investigation of my/our credit, either directly or through any agency employed by the Lender for that purpose. Lender may disclose to any other interested parties' information as to Lender's experiences or transactions with my/our account. I/WE understand that Lender will retain this application and any other credit information Lender receives, even if no loan or credit is granted. These representations and authorizations extend not only to Lender, but also to any insurer of the loan and to any investor to whom Lender may sell all or any part of the loan. I/WE further authorize Lender to provide any such insurer or investor any information and documentation that they may request with respect to my/our application, credit or loan.

APPLICANT:

X _____ Date
 Applicant Date

X _____ Date
 Co-Applicant Date

TO BE COMPLETED BY INTERVIEWER	
Applicant Information was provided: In a face-to-face interview In a telephone interview By the applicant and submitted by fax or mail By the applicant and submitted via e-mail or the internet	Co-Applicant Information was provided: In a face-to-face interview In a telephone interview By the applicant and submitted by fax or mail By the applicant and submitted via e-mail or the internet
Interviewer: _____ Interviewer's Phone Number: _____ Name and Address of Interviewer's Employer: Advantage Bank, 8001 N.E. 23rd Street, Oklahoma City, Oklahoma 73141	

APPLICANT(S) Complete information for Government Monitoring Purposes Below.	
The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, race, and sex) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race". The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, race, and sex on the basis of visual observation or surname. The law provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.	
Applicant	Co-Applicant
Ethnicity: Check one or more Hispanic or Latino Mexican Puerto Rican Cuban Other Hispanic or Latino - _____ <i>Print Origin, for example, Argentinean, Columbian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:</i> Not Hispanic or Latino I do not wish to provide this information	Ethnicity: Check one or more Hispanic or Latino Mexican Puerto Rican Cuban Other Hispanic or Latino - _____ <i>Print Origin, for example, Argentinean, Columbian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:</i> Not Hispanic or Latino I do not wish to provide this information
Race: Check one or more American Indian or Alaskan Native - _____ <i>print name of enrolled or principal tribe</i> Asian Asian Indian Chinese Filipino Japanese Korean Vietnamese Other Asian - _____ <i>Print race, for example, Hmong, Laotian, Thai, Pakistani, Cambodian, and so on:</i> Black or African American Native Hawaiian or other Pacific Islander Native Hawaiian Guamanian or Chamorro Samoan Other Pacific Islander - _____ White I do not wish to provide this information	Race: Check one or more American Indian or Alaskan Native - _____ <i>print name of enrolled or principal tribe</i> Asian Asian Indian Chinese Filipino Japanese Korean Vietnamese Other Asian - _____ <i>Print race, for example, Hmong, Laotian, Thai, Pakistani, Cambodian, and so on:</i> Black or African American Native Hawaiian or other Pacific Islander Native Hawaiian Guamanian or Chamorro Samoan Other Pacific Islander - _____ White I do not wish to provide this information
Sex: Female Male I do not wish to provide this information	Sex: Female Male I do not wish to provide this information
To be completed by Financial Institution (for an application taken in person)	
Was the ethnicity of the applicant collected on the basis of visual observation or surname? Yes No	Was the ethnicity of the co-applicant collected based on visual observation or surname? Yes No
Was the race of the applicant collected on the basis of visual observation or surname? Yes No	Was the race of the co-applicant collected on the basis of visual observation or surname? Yes No
Was the sex of the Applicant collected on the basis of visual observation or surname? Yes No	Was the sex of the Co-Applicant collected on the basis of visual observation or surname? Yes No

 Applicant Date

 Co-Applicant Date

 Loan Officer Date