

# CONSUMER LOAN APPLICATION

**USA PATRIOT ACT NOTICE**

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. When you open an account, we will ask for your name, street address, date of birth, and other information that will allow us to identify you. We will also ask to see your driver's license or other identifying documents. Business customers are asked to furnish documents related to the organization.

Date	Amount Requested	Term (Length of Loan)
	\$	

**Purpose of Loan – describe how the proceeds will be used.**

- Purchase Automobile  
  Refinance Automobile  
  Purchase Boat /Recreational Vehicle  
  Purchase Motorcycle  
 Medical Needs  
  Vacation  
  Purchase Household Goods  
  Other (specify): \_\_\_\_\_

**Type of Collateral – describe the type of collateral offered and how owned**

- Car, Boat, RV or Motorcycle:                      Year \_\_\_\_\_                      Make & Model \_\_\_\_\_  
 Savings or Certificate of Deposit  
  Unsecured  
  Other (describe): \_\_\_\_\_

**INFORMATION REGARDING APPLICANT(S)** do not complete Joint Applicant information if you are applying for individual credit in your own name and are relying on your own income and assets and not the income or assets of another person as the basis for repayment of the credit requested.

Applicant's Name (include Jr. or Sr. if applicable) \_\_\_\_\_ Joint Applicant's Name (include Jr. or Sr. if applicable) \_\_\_\_\_

Social Security Number	Home Phone	Birth Date	Social Security Number	Home Phone	Birth Date
	Cell Phone			Cell Phone	

Marital Status (do not complete if you are applying for individual, unsecured credit)  
 Married  
  Separated  
  Unmarried (including single, divorced, widowed)

Present Address (street, city, state, zip)     Own     Rent    \_\_\_\_\_ No. Yrs.

e mail address: \_\_\_\_\_

**If residing at present address for less than two years, complete the following:**

Former Address (street, city, state, ZIP)     Own     Rent    \_\_\_\_\_ No. Yrs.

Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job	Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job
		Yrs. employed in this profession			Yrs. employed in this profession

Position/Title/Type of Business	Business Phone	Position/Title/Type of Business	Business Phone

**If employed in current position for less than two years or if currently employed in more than one position, complete the following:**

Former Employment	<input type="checkbox"/> Self Employed	Yrs. on this job	Former Employment	<input type="checkbox"/> Self Employed	Yrs. on this job
		Business Phone			Business Phone

Name & Address of Nearest Relative Not Living in Household	Phone	Relationship	Name & Address of Nearest Relative Not Living in Household	Phone	Relationship

- Are both you and the joint applicant a U.S. citizen?     YES     NO  
 Have you ever applied for a loan at **Commerce Financial** ?     YES     NO  
 Are there any unsatisfied judgments against you?     YES     NO  
 Are you a co maker, endorser, or guarantor on any loan?     YES     NO  
 Are you an **Commerce Financial** customer ?     YES     NO  
 Are you obligated to pay child support or alimony?     YES     NO  
 Mother's maiden name? (for security purposes) \_\_\_\_\_  
 Have you been declared bankrupt within the past 7 years?     YES     NO  
 If yes, where?                      Year: \_\_\_\_\_

- Type of Joint Applicant:     Co Maker     Cosigner/Guarantor/Endorser  
 Relationship to Applicant: \_\_\_\_\_  
 Are there any unsatisfied judgments against you?     YES     NO  
 Are you a co maker, endorser, or guarantor on any loan?     YES     NO  
 Are you an **Commerce Financial** customer ?     YES     NO  
 Are you obligated to pay child support or alimony?     YES     NO  
 Mother's maiden name? (for security purposes) \_\_\_\_\_  
 Have you been declared bankrupt within the past 7 years?     YES     NO  
 If yes, where?                      Year: \_\_\_\_\_

Gross Monthly Income:	Applicant	Joint Applicant	Total	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. Describe Other Income:
Salary and Wages				
Other (see notice and list in "describe other income")				
Total	\$	\$	\$	\$

Description of Assets:	Pledged?	Value
Cash (Name & Address of Financial Institution):		\$
Automobiles (Make, Model, Year):		
Real Estate (Location, Date Acquired):		
Other (list):		
Total Assets		\$

Outstanding Debts: (list all indebtedness to individuals or other creditors, including alimony, child support, rent, etc.)	Balance	Past Due?	Monthly Payment
<input type="checkbox"/> Rent <input type="checkbox"/> Mortgage			\$
Total Debts			\$
		Net Worth	\$

**Certification and Authorization:** I/We certify that the information provided in this application is true and correct. My/our signature below authorizes Commerce Financial to obtain a consumer report and to contact references to obtain loan balances or pay-off information and to check my credit and employment history.

**Fair and Accurate Credit Transactions Act of 2003 Notification:** We may report information about your loan to credit bureaus. Late payments, missed payments, or other defaults on your loan may be reflected in your credit report.

**FEDERAL NOTICE FOR SALE OF INSURANCE**

**Credit Disclosure** UNDER FEDERAL LAW, A LENDER MAY NOT CONDITION AN EXTENSION OF CREDIT ON EITHER:

1. A REQUIREMENT TO PURCHASE AN INSURANCE PRODUCT FROM THE LENDER OR ANY OF ITS AFFILIATES, OR
2. AN AGREEMENT NOT TO OBTAIN, OR PROHIBITION FROM OBTAINING, AN INSURANCE PRODUCT FROM AN UNAFFILIATED ENTITY.

**Insurance Disclosure** INSURANCE PRODUCTS ARE:

1. NOT A DEPOSIT OR OTHER OBLIGATION OF THE LENDER OR ANY OF ITS AFFILIATES.
2. NOT GUARANTEED BY THE LENDER OR ANY OF ITS AFFILIATES.
3. NOT INSURED BY THE FEDERAL DEPOSIT INSURANCE CORPORATION (FDIC) OR ANY OTHER AGENCY OF THE UNITED STATES, THE LENDER OR ANY OF ITS AFFILIATES.

I/We hereby acknowledge receipt of the above disclosures.

Applicant's Signature	Date	Joint Applicant's Signature My signature below reflects the intent to apply for joint credit and to be obligated for repayment of the loan requested if granted.	Date