

# RIVER BANK CONSUMER LOAN APPLICATION

Credit Requested is: <input type="checkbox"/> Collateral Secured Loan <input type="checkbox"/> Personal Unsecured Loan		Account Requested: <input type="checkbox"/> Individual <input type="checkbox"/> Joint
Amount Requested \$	Description of Collateral Offered (Make, Model, Year)	We intend to apply for joint credit Initial _____
VIN/Serial #		Applicant _____ Co-Applicant _____
Purpose of Credit Request		

If the Applicant is married, he or she may apply for individual credit. For Marital Status, check one if a) you are applying for a second credit; b) you reside in a community property state; or c) you are relying on property in a community property state as a basis for repayment of the credit requested.

Applicant	APPLICANT INFORMATION			Co-Applicant	
Applicant Role: <input type="checkbox"/> Borrower <input type="checkbox"/> Co-Signer <input type="checkbox"/> Guarantor	Applicant Role: <input type="checkbox"/> Borrower <input type="checkbox"/> Co-Signer <input type="checkbox"/> Guarantor				
Applicant Name (include Jr. or Sr. if applicable)		Co-Applicant Name (include Jr. or Sr. if applicable)			
Social Security Number	Home Phone (incl. area code)	DOB (mm-dd-yyyy)	Social Security Number	Home Phone (incl. area code)	
Email Address		Email Address			
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (incl. single, divorced, widowed) <input type="checkbox"/> Separated	Dependents (not listed by Co-Applicant) no. _____ ages _____		<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (incl. single, divorced, widowed) <input type="checkbox"/> Separated	Dependents (not listed by Applicant) no. _____ ages _____	
Citizenship: <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent Resident Alien <input type="checkbox"/> Non-Resident Alien		Citizenship: <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent Resident Alien <input type="checkbox"/> Non-Resident Alien			
Present Address (street, city, state, ZIP) _____ since _____		Present Address (street, city, state, ZIP) _____ since _____			
Mailing Address, if different from Present Address		Mailing Address, if different from Present Address			

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

Former Address (street, city, state, ZIP) _____ from _____ to _____	Former Address (street, city, state, ZIP) _____ from _____ to _____
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Applicant	EMPLOYMENT/ INCOME INFORMATION		Co-Applicant
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 _____
	<input type="checkbox"/> Full time		<input type="checkbox"/> Full time
Position/Title & Type of Business	Business Phone (incl. area code)	Position/Title & Type of Business	Business Phone (incl. area code)
Gross Monthly Income \$ _____		Gross Monthly Income \$ _____	
Name & Address of Employer <input type="checkbox"/> Self Employed	Dates from _____ to _____	Name & Address of Employer <input type="checkbox"/> Self Employed	Dates from _____ to _____
Position/Title & Type of Business	Business Phone (incl. area code)	Position/Title & Type of Business	Business Phone (incl. area code)
Name & Address of Employer <input type="checkbox"/> Self Employed	Dates from _____ to _____	Name & Address of Employer <input type="checkbox"/> Self Employed	Dates from _____ to _____
Position/Title & Type of Business	Business Phone (incl. area code)	Position/Title & Type of Business	Business Phone (incl. area code)

**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.**

Other Income _____	\$ _____	Other Income _____	\$ _____
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HOUSING INFORMATION			
<input type="checkbox"/> Own <input type="checkbox"/> Rent since _____	Monthly Housing/Rent \$ _____	Present Value \$ _____	Date Purchased _____

CASH ASSET INFORMATION		
Financial Institution Name _____	Saving Account Balance \$ _____	Checking Account Balance \$ _____

I/We hereby apply for the loan or credit described in this application. I/We certify that I/we made no misrepresentations 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 or 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 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 to any such insurer or investor any information and documentation that they may request with respect to my/our application, credit or loan.

X \_\_\_\_\_  
Applicant Date

X \_\_\_\_\_  
Co-Applicant Date

**NOTICE TO MARRIED PERSON APPLICANTS.**

Borrower understands that no provision of any marital property agreement, unilateral statement under s. 766.59 Wis. Stats., or court decree under s. 766.70 Wis. Stats., adversely affects the interest of the Lender unless the Lender, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the Lender is incurred.

X \_\_\_\_\_  
Applicant

X \_\_\_\_\_  
Co-Applicant

# RIVER BANK CONSUMER LOAN APPLICATION

<b>ASSETS AND LIABILITIES ADDENDUM TO CONSUMER LOAN APPLICATION</b>
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Applicant:	Application Number:
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Assets			Liabilities		
Checking and Savings Accounts			Name and Address of Creditor		
Name & Address of Institution	Cash or Market Value		Name & Address of Company	Payment	Balance
Acct. No.	\$		Acct. No.	\$	\$
Name & Address of Institution	Cash or Market Value		Name & Address of Company	Payment	Balance
Acct. No.	\$		Acct. No.	\$	\$
Name & Address of Institution	Cash or Market Value		Name & Address of Company	Payment	Balance
Acct. No.	\$		Acct. No.	\$	\$
Name & Address of Institution	Cash or Market Value		Name & Address of Company	Payment	Balance
Acct. No.	\$		Acct. No.	\$	\$
Name & Address of Institution	Cash or Market Value		Name & Address of Company	Payment	Balance
<b>Stocks and Bonds Assets</b>					
Number	Description	Cash or Market Value		Payment	Balance
		\$			
		\$	Acct. No.	\$	\$
		\$	Name & Address of Company	Payment	Balance
		\$			
Life Insurance - Face Value	\$				
Real Estate Owned Assets	\$				
Vested Interest in Retirement Funds	\$				
Net Worth of Business Owned	\$		Acct. No.	\$	\$
<b>Automobiles Owned:</b>			Name & Address of Company	Payment	Balance
Year	Make and Model	Cash or Market Value		Payment	Balance
		\$			
		\$			
		\$	Acct. No.	\$	\$
		\$	Name & Address of Company	Payment	Balance
<b>Other Assets Owned:</b>					
Description	Cash or Market Value			Payment	Balance
	\$				
	\$		Acct. No.	\$	\$
	\$		Alimony/Child Support/Separate Maintenance Owed to	\$	
	\$				
	\$		Job Related Expense	\$	
	\$				
<b>LIQUID ASSETS</b>	\$		<b>TOTAL MONTHLY PAYMENTS</b>	\$	
<b>TOTAL ASSETS</b>	\$		<b>TOTAL LIABILITIES</b>	\$	
<b>NET WORTH</b>	\$				

\*\*\* indicates obligations satisfied at or before loan closing.