

Credit Application



FIRST NATIONAL BANK USE ONLY

Date of Application _____

Approved By _____

Declined By _____

FIRST NATIONAL BANK

of Wamego

TYPE OF CREDIT REQUESTED

<input type="checkbox"/> Secured	<input type="checkbox"/> Individual Credit - relying on my income or assets.	Proceeds of Loan to be used for _____	
<input type="checkbox"/> Unsecured	<input type="checkbox"/> Individual Credit - relying on my income or assets as well as income or assets from other sources.		
	<input type="checkbox"/> Joint Credit		
Amount Requested \$ _____	For How Long _____	Payment Date Desired _____	Want to Repay <input type="checkbox"/> Monthly <input type="checkbox"/> _____

INDIVIDUAL APPLICANT INFORMATION

LAST	FIRST	M.I.
Name: _____		
Birth Date: _____		Tel. No.: () _____
Soc. Sec. No.: _____		
Present Address: _____		
City: _____	State: _____	Zip: _____
County: _____		How Long: _____
Have you applied for credit with us before? <input type="checkbox"/> No <input type="checkbox"/> Yes - When? _____		
Name of Nearest Relative Not Living With You: _____		
Relationship: _____		Tel. No.: () _____
Address: _____		
City: _____	State: _____	Zip: _____
INCOME (last 2 years of employment)		
Employer (1): _____		
Address: _____		
Tel. No.: () _____		Position/Title: _____
How Often Paid: _____		Salary Per Month (Gross): \$ _____
Start Date: _____		End Date: _____
Employer (2): _____		
Address: _____		
Tel. No.: () _____		Position/Title: _____
How Often Paid: _____		Salary Per Month (Gross): \$ _____
Start Date: _____		End Date: _____
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. _____ Alimony, child support, separate maintenance received under: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding		
Sources of Other Income - Please Describe: _____		

RENT

If you do not own your residence, what is your monthly rent payment: \$ _____

MARITAL STATUS

Complete only if: for joint or secured credit, or applicant resides in a community property state or is relying on property located in such a state.
 Married Separated Unmarried (includes single, divorced and widowed)

JOINT APPLICANT OR OTHER PARTY INFORMATION

LAST	FIRST	M.I.
Name: _____		
Birth Date: _____		Tel. No.: () _____
Soc. Sec. No.: _____		
Present Address: _____		
City: _____	State: _____	Zip: _____
County: _____		How Long: _____
Have you applied for credit with us before? <input type="checkbox"/> No <input type="checkbox"/> Yes - When? _____		
Name of Nearest Relative Not Living With You: _____		
Relationship: _____		Tel. No.: () _____
Address: _____		
City: _____	State: _____	Zip: _____
INCOME (last 2 years of employment)		
Employer (1): _____		
Address: _____		
Tel. No.: () _____		Position/Title: _____
How Often Paid: _____		Salary Per Month (Gross): \$ _____
Start Date: _____		End Date: _____
Employer (2): _____		
Address: _____		
Tel. No.: () _____		Position/Title: _____
How Often Paid: _____		Salary Per Month (Gross): \$ _____
Start Date: _____		End Date: _____
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. _____ Alimony, child support, separate maintenance received under: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding		
Sources of Other Income - Please Describe: _____		

RENT

If you do not own your residence, what is your monthly rent payment: \$ _____

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ITEMIZED ASSETS AND DEBTS

If the Joint Applicant or Other Party Information on page 1 has been completed, this page should be completed giving information about both the Applicant and Joint Applicant or Other Party. Please mark Applicant related information with an "A." If the Joint Applicant or Other Party Information on page 1 was not completed, only give information about the Applicant on this page.

CASH ON HAND AND IN BANKS	
Name of Bank	On Deposit
	\$
	\$
	\$
	\$
<i>Enter total on line (A1) on page 3 -- (A1) TOTAL</i>	
	\$

NOTES DUE TO BANKS		
Name of Bank	Payment Amount	Balance
		\$
		\$
		\$
		\$
<i>Enter total on line (D1) on page 3 -- (D1) TOTAL</i>		\$

U.S. GOVERNMENT SECURITIES AND OTHER STOCKS AND BONDS			
No. of Shares or Face Value (Bonds)	Description	Cost	Market Value
		\$	\$
		\$	\$
		\$	\$
<i>Enter total on line (A2) on page 3 -- (A2) TOTAL</i>			\$

ACCOUNTS AND NOTES RECEIVABLE				
Borrower	Original Amount	Security (if any)	When Due	Balance Due
	\$			\$
	\$			\$
	\$			\$
<i>Enter total on line (A3) on page 3 -- (A3) TOTAL</i>				\$

REAL ESTATE						
Description	Date Acquired	Title in Whose Name	Cost	Present Value	Mortgage	
					Payment	Balance
			\$	\$	\$	\$
			\$	\$	\$	\$
			\$	\$	\$	\$
			\$	\$	\$	\$
<i>Enter total on line (A4) on page 3 -- (A4) TOTAL</i>				\$	TOTAL (D6)	\$

CREDIT CARDS			
Issuer	Account #	Monthly Payment	Balance
		\$	\$
		\$	\$
		\$	\$
		\$	\$
<i>Enter total on line (D2) on page 3 -- (D2) TOTAL</i>			\$

LIFE INSURANCE				
Face Amount	Name of Company	Beneficiary	Loans	Cash Value
\$			\$	\$
\$			\$	\$
<i>Enter total on line (A5) on page 3 -- (A5) TOTAL</i>				\$

NOTES, CONTRACTS, ACCOUNTS, AND BILLS DUE				
Owed To	Date	When Due	Purpose or Collateral (if any)	Balance Due
				\$
				\$
<i>Enter total on line (D3) on page 3 -- (D3) TOTAL</i>				\$

ASSETS	
(A1) Cash on Hand and In Banks	\$
(A2) U.S. Government Securities and Other Stocks and Bonds	\$
(A3) Accounts and Notes Receivable Due From Relatives and Friends Due From Others	\$
(A4) Real Estate	\$
(A5) Cash Value of Life Insurance	\$
(A6) Automobiles - itemize	\$
	\$
(A7) Retirement	\$
(A8) Other Assets - itemize	\$
	\$
	\$
	\$
TOTAL ASSETS	\$

LIABILITIES AND NET WORTH	
(D1) Notes Due to Banks	\$
(D2) Credit Cards	\$
(D3) Accounts and Notes Payable Due To Relatives and Friends Due To Others	\$
(D4) Unpaid Income Taxes	\$
(D5) Other Unpaid Taxes and Interest	\$
(D6) Real Estate Mortgages Payable	\$
(D7) Brokers Margin Accounts	\$
(D8) Other Debts - itemize	\$
	\$
	\$
	\$
	\$
TOTAL LIABILITIES	\$
NET WORTH (assets - liabilities)	\$
TOTAL LIABILITIES + NET WORTH	\$

SECURED CREDIT - Complete only if credit is to be secured. Briefly describe the property to be given as security and indicate if others have an ownership interest.

Property Description: _____

Names & Addresses of all co-owners of the property: _____

If the security is real estate, give the full name of your spouse (if any): _____

FEDERAL CREDIT APPLICATION INSURANCE DISCLOSURE

I have applied for an extension of credit with you. You are soliciting, offering, or selling me an insurance product or annuity in connection with this extension of credit. FEDERAL LAW PROHIBITS YOU FROM CONDITIONING THE EXTENSION OF CREDIT ON EITHER:

1. My purchase of an insurance product or annuity from you or any of your affiliates; or
2. My agreement not to obtain, or a prohibition on me from obtaining, an insurance product or annuity from an unaffiliated entity.

By signing, I acknowledge that I have received a copy of this form on today's date. Unless this disclosure is provided electronically or I have applied for credit by mail, I also acknowledge that you have provided this disclosure to me orally.

JOINT CREDIT STATEMENT - Complete only if applying for joint credit

We intend to apply for joint credit.

APPLICANT'S SIGNATURE

CO-APPLICANT'S SIGNATURE

SIGNATURES

I certify that everything I have stated in this application and on any attachments is correct. You may keep this application whether or not it is approved. By signing below I authorize you to check my credit and employment history and to answer questions others may ask you about my credit record with you. I understand that I must update credit information at your request if my financial condition changes.

APPLICANT'S SIGNATURE

DATE

OTHER SIGNATURE (Where Applicable)

DATE

FIRST NATIONAL BANK USE ONLY

Monthly Income:	Monthly Payments:	Monthly Income to Payments (MOTI):
Real Estate (Principle, Interest, Taxes):	Collateral:	
Value:	Collateral Value:	Loan to Value (LTV):
Loan Officer:	Date:	Credit Score: