



6401 W. Clearwater Ave  
 Kennewick, WA 99336  
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 www.community1st.com

# CONSUMER LOAN APPLICATION

- You may apply for a loan by yourself or with another person. If you are applying with another person who is not your spouse or who lives at a different address, that person must fill out a separate application to be submitted together with your application.
- Provide information about your spouse if you are relying on your spouse's income to repay this loan.
- You do not have to include income from alimony, child support or maintenance unless you want us to consider it for this loan.

**Please complete all information on front and back for Applicant and Co-Applicant, if appropriate.**

<b>Loan Request: \$</b>	
<b>Term (# months) of Loan:</b>	<b>Collateral Offered:</b>
<b>Payment Date: 5th 10th 15th 20th 25th</b> _____	<b>Loan Purpose:</b>

### Applicant Information:

<b>Name</b>	<b>Street Address (How Long? _____)</b>	<b>City/State/Zip</b>	<b>Social Security Number</b>
<b>Residence: Own ___ Rent ___</b> <b>Parents ___ Other _____</b>	<b>Mailing Address (if different)</b>	<b>Email Address</b>	<b>Home Phone Number</b> ( )
<b>Other Names Used For Credit</b>	<b>Prior Address (How Long? _____ yrs.)</b>	<b>City/State/Zip</b>	<b>Cell Phone Number</b> ( )
<b>Marital Status: Married ___ Separated ___</b> <b>Unmarried ___ (Single, Divorced &amp; Widowed)</b>	<b>Date of Birth</b>	<b>Driver's Lic #</b>	<b>State</b> <b>Exp Date</b> <b>Issue Date</b>
<b>Employer (How Long? _____ yrs.)</b>	<b>Employer's Address</b>	<b>City/State/Zip</b>	<b>Position / Self Emp?</b>
<b>Prior Employer (How Long? _____ yrs.)</b>	<b>Prior Employer's Address</b>	<b>City/State/Zip</b>	<b>Current Work Phone #</b> ( )
<b>Relative Not Living With You / Relation</b>	<b>Relative's Address</b>	<b>City/State/Zip</b>	<b>Relative's Phone #</b> ( )

Is this a Joint Application?: No \_\_\_ or Name of Co-Applicant \_\_\_\_\_  
 If Yes, Co-Applicant must initial here ( ) and sign below, unless a separate application has been completed.

### Co-Applicant Information:

(A co-applicant living at a different address must complete a separate application.)

<b>Name</b>	<b>Date of Birth</b>	<b>Driver's Lic #</b>	<b>State</b>	<b>Exp Date</b>	<b>Issue Date</b>
<b>Other Names Used For Credit</b>	<b>Prior Address (How Long? _____ yrs.)</b>	<b>City/State/Zip</b>	<b>Social Security Number</b>		
<b>Employer (How Long? _____ yrs.)</b>	<b>Employer's Address</b>	<b>City/State/Zip</b>	<b>Cell Phone Number</b> ( )		
<b>Prior Employer (How Long? _____ yrs.)</b>	<b>Prior Employer's Address</b>	<b>City/State/Zip</b>	<b>Current Work Phone #</b> ( )		
<b>Relative Not Living With You / Relation</b>	<b>Relative's Address</b>	<b>City/State/Zip</b>	<b>Relative's Phone #</b> ( )		

### Other Information:

### Income Information (Monthly):

1. Are you a defendant in any legal action or suit?    Yes ___ No ___	Applicant Salary (Gross)    \$ _____ Co-Applicant Salary (Gross)    \$ _____ OT/Commission/Bonus    \$ _____ Other (Describe _____)    \$ _____ Total Monthly Income    \$ _____
2. Do you guarantee any debt not shown in this application?    Yes ___ No ___	
3. Have you ever declared Bankruptcy? If yes, what yr.? _____    Yes ___ No ___	
4. Are any assets held separately?    Yes ___ No ___	
<i>If you answer "Yes" to any of the above, please attach an explanation.</i>	

I/We certify that all statements made in this application are true and complete and are submitted for the purposes of obtaining credit. I/We authorize Community First Bank to obtain such information or verification as required concerning the statements made in this application and from any credit reporting agency. I/We agree that the application shall remain the Bank's property whether it is approved or not. **CAUTION! Any willful misrepresentation on this application could result in a fine and/or imprisonment under the U.S. Criminal Code.**

I authorize Community First Bank to automatically deduct my loan payment from my CFB (checking/savings) account # \_\_\_\_\_. Deposit account signers must be the same as the loan account signers.

<b>Signature of Applicant</b>	<b>Date</b>
_____	_____

<b>Signature of Co-Applicant</b>	<b>Date</b>
_____	_____



# CONSUMER LOAN APPLICATION

Financial Information: As of \_\_\_\_\_

YOUR ASSETS	Market Value	YOUR DEBTS	Monthly Payment	Balance Owning
Cash in Bank (List)		<b>Credit Cards/Unsecured Loans</b> (Include Bank Name & Account Number)		
Money Market/CD's				
Stocks/Bonds/Investments*				
Cash Value Life Insurance				
IRA Keogh/Retirement*				
<b>Real Estate Owned*:</b>		<b>Rent Payment</b>		
1. Address: _____ Yr. Purchased ____ Cost: _____		<b>Real Estate Loans*:</b>		
2. Address: _____ Yr. Purchased ____ Cost: _____		1. Lender: _____ Account Number: _____		
3. Address: _____ Yr. Purchased ____ Cost: _____		2. Lender: _____ Account Number: _____		
		3. Lender: _____ Account Number: _____		
<b>Autos/Boats/RVs</b>		<b>Consumer Loans</b>		
<b>Yr./Make/Model</b>		List Bank & Account Number		
1.		1.		
2.		2.		
3.		3.		
4.		4.		
<b>Other Assets:</b>		<b>Other Debt:</b>		
Furniture/Household Goods				
Other* (Describe)				
		Alimony, Child Support or Maintenance		
<b>Total Assets:</b>		<b>Total Monthly Payments:</b>		
		<b>Total Debts:</b>		
		<b>Net Worth:</b> (Assets minus Debts)		

*\*Please attach additional schedules, if necessary to provide adequate detail for our analysis.*

### **Important Information About New Procedures For Opening an Account Mandated by the USA PATRIOT ACT**

To help the government fight the funding of terrorism and money laundering activities, the USA PATRIOT ACT, a 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 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.

#### **FOR BANK USE ONLY**

**Collection of Government Monitoring information and completion of HMDA worksheet is required if:**

- Loan proceeds will be used to purchase a dwelling,*
- Loan proceeds will be used for home improvements, or*
- Loan proceeds will be used to refinance a loan secured by a dwelling (regardless if the original loan was for commercial or consumer purposes.)*

Date Application Taken or Received: \_\_\_\_\_ Application Taken By: \_\_\_\_\_

Application Taken:      In person Interview \_\_\_\_\_      By Mail \_\_\_\_\_      By Telephone \_\_\_\_\_      OFAC \_\_\_\_\_