CIVIS BANK-CONSUMER LOAN APPLICATION

Credit Requested Is: ☐ Home Equity Loan ☐ Collateral Secured Loan ☐ Personal Unsecured Loan

Account Requested: ☐ Individual ☐ Joint

Amount Requested $

Description of Collateral Offered

We intend to apply for joint credit
Initial _____
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 secured 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	Co-Applicant
Applicant Role: ☐ Borrower ☐ Co-Signer ☐ Guarantor	Applicant Role: ☐ Borrower ☐ Co-Signer ☐ 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) / DOB (mm-dd-yyyy)
Email Address	Email Address
☐ Married ☐ Separated ☐ Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Applicant) no. ages
☐ Married ☐ Separated ☐ Unmarried (include single, divorced, widowed)	Dependents (not listed by Applicant) no. ages
Citizenship: ☐ U.S. Citizen ☐ Permanent Resident Alien ☐ Non-Resident Alien	Citizenship: ☐ U.S. Citizen ☐ Permanent Resident Alien ☐ 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

Applicant EMPLOYMENT / INCOME INFORMATION Co-Applicant

Applicant	Co-Applicant
Name & Address of Employer ☐ Self Employed / Yrs. on this job / ☐ Full time	Name & Address of Employer ☐ Self Employed / Yrs. on this job / ☐ 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 ☐ Self Employed / Dates from to	Name & Address of Employer ☐ 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 ☐ Self Employed / Dates from to	Name & Address of Employer ☐ 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.

Applicant	Co-Applicant
Other Income $	Other Income $

HOUSING INFORMATION

☐ Own ☐ 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**