

CONSUMER LOAN APPLICATION

TYPE OF LOAN <input type="radio"/> HOME EQUITY LOAN <input type="radio"/> COLLATERAL SECURED LOAN <input type="radio"/> PERSONAL UNSECURED LOAN <input type="radio"/> AUTO LOAN		ACCOUNT REQUESTED <input type="radio"/> INDIVIDUAL <input type="radio"/> JOINT	
AMOUNT REQUESTED	DESCRIPTION OF COLLATERAL OFFERED		
PURPOSE OF CREDIT REQUEST		WE INTEND TO APPLY FOR JOINT CREDIT _____ APPLICANT INITIAL CO-APPLICANT INITIAL	

APPLICANT INFORMATION

FULL NAME			DATE OF BIRTH	
MARITAL STATUS <input type="radio"/> MARRIED <input type="radio"/> SEPARATED <input type="radio"/> UNMARRIED (INCLUDES SINGLE, DIVORCED, WIDOWED)			DEPENDENTS (NOT LISTED BY CO-APPLICANT) NO. AGE(S)	
CITIZENSHIP <input type="radio"/> U.S. CITIZEN <input type="radio"/> PERMANENT RESIDENT ALIEN <input type="radio"/> NON-RESIDENT ALIEN			SOCIAL SECURITY NUMBER	
STREET ADDRESS		CITY	STATE	ZIP
PHONE NUMBER	EMAIL ADDRESS	OWN/RENT	HOW LONG: YEARS, MONTHS	MONTHLY PAYMENT

EMPLOYMENT INFORMATION

EMPLOYER'S NAME		OCCUPATION	YEARS/MONTHS	
STREET ADDRESS		CITY	STATE	ZIP
EMPLOYER'S PHONE NUMBER	GROSS MONTHLY INCOME	OTHER INCOME SOURCE	OTHER INCOME	

CO-APPLICANT INFORMATION

FULL NAME			DATE OF BIRTH	
MARITAL STATUS <input type="radio"/> MARRIED <input type="radio"/> SEPARATED <input type="radio"/> UNMARRIED (INCLUDES SINGLE, DIVORCED, WIDOWED)			DEPENDENTS (NOT LISTED BY APPLICANT) NO. AGE(S)	
CITIZENSHIP <input type="radio"/> U.S. CITIZEN <input type="radio"/> PERMANENT RESIDENT ALIEN <input type="radio"/> NON-RESIDENT ALIEN			SOCIAL SECURITY NUMBER	
STREET ADDRESS		CITY	STATE	ZIP
PHONE NUMBER	EMAIL ADDRESS	OWN/RENT	HOW LONG: YEARS, MONTHS	MONTHLY PAYMENT

CO-APPLICANT EMPLOYMENT INFORMATION

EMPLOYER'S NAME		OCCUPATION	YEARS/MONTHS	
STREET ADDRESS		CITY	STATE	ZIP
EMPLOYER'S PHONE NUMBER	GROSS MONTHLY INCOME	OTHER INCOME SOURCE	OTHER INCOME	

I certify that all of the statements in this application are true and complete and are made for the purpose of obtaining credit. I agree to provide and/or authorize Bright Bank to obtain such additional information as may be required, including credit reports, in order to complete the processing of my application.

APPLICANT SIGNATURE

DATE

CO-APPLICANT SIGNATURE

DATE

PERSONAL FINANCIAL STATEMENT



This Personal Financial Statement is for disclosing information to Bright Bank for the purpose of obtaining credit for the Individual(s) below, and/or for the purpose of Individuals guaranteeing credit for others.

Credit is being requested as:

Personal Financial Statement as of _____

APPLICANT

Name: _____
 Street Address _____ City, State Zip _____
 Phone: Primary _____ Work/Other _____
 Employer _____
 Start Date _____ Position _____

CO-APPLICANT (for Joint Credit)

Name: _____
 Street Address _____ City, State Zip _____
 Phone: Primary _____ Work/Other _____
 Employer _____
 Start Date _____ Position _____

Section 1. Balance Sheet (Complete detail schedules on page 2 as noted)

ASSETS	VALUE	LIABILITIES	VALUE
Cash in Bright Bank		Unpaid Taxes	
Cash in Other Banks		Credit Card Balances	
Marketable Investments (Sch 1)		Other Revolving Debt	
Loans Receivable from Others (Sch 2)			
Retirement Accounts (Sch 3)			
Motor Vehicles (Sch 4)		Term Loans on Vehicles (Sch 4)	
Personal Residence (Sch 5)		Mortgage on Residence (Sch 5)	
Other Real Estate Owned (Sch 5)		Mortgages on Other RE Owned (Sch 5)	
Cash Value of Life Insurance		Other Loans Payable (Sch 7)	
Other Assets (Sch 6)			
Total Assets (A)		Total Liabilities (L)	
		Net Worth (A-L)	

Section 2. Annual Income/Contingent Liabilities

APPLICANT	VALUE	CO-APPLICANT (for Joint Credit)	VALUE
Annual Income		Annual Income	
Gross Annual Salary		Gross Annual Salary	
Commissions/Bonuses		Commissions/Bonuses	
Real Estate Income		Real Estate Income	
Investment/Dividend/Interest Income		Investment/Dividend/Interest Income	
Other Income <small>* Alimony, child support, or separate maintenance income need not be revealed if Applicant(s) do not want it considered as basis for repayment</small>		Other Income <small>* Alimony, child support, or separate maintenance income need not be revealed if Applicant(s) do not want it considered as basis for repayment</small>	
Total Annual Income, Applicant		Total Annual Income, Co-Applicant	
Contingent Liabilities		Contingent Liabilities	
As Guarantor For		As Guarantor For	
Legal Claims		Legal Claims	
Other Contingent Liabilities		Other Contingent Liabilities	
Total Contingent Liabilities		Total Contingent Liabilities	

Section 3. General Information

Please provide detail below all "Yes" responses.	APPLICANT	CO-APPLICANT
Have you ever filed bankruptcy or have you been a principal or guarantor of a business entity that filed bankruptcy, or subject of an involuntary bankruptcy case?		
Have you ever been convicted of a felony?		
Are you a co-signor or guarantor on any other debt not included in this personal financial statement?		
Are any assets included in this personal financial statement held in a Trust?		
Details:		

Schedule 1. Marketable Securities *(Readily Marketable, including U.S. Gov't & Municipals)*

Account Held at:	Pledged?	# of Shares	Value/Share	Market Value

Schedule 2. Loans Receivable from Others

Due From:	Secured By	Payment/Freq	Loan Balance

Schedule 3. Retirement Accounts

Account Held at:	Account Holder	Market Value

Schedule 4. Motor Vehicles

Year / Make / Model	Loan Balance	Payment	Market Value

Schedule 5. Real Estate Owned

Personal Residence		Mortgage Holder	Payment	Loan Balance	Market Value
Property Address	Mortgage Holder	Loan Balance	Payments	Rents	Market Value

Schedule 6. Other Assets *(Includes closely held business interests, not readily marketable securities or restricted stock)*

Description	Market Value

Schedule 7. Other Loans Payable *(Excluding Vehicle and RE loans noted in Schedules above)*

Due To:	Secured By	Payment/Month	Balance Due

Applicant/Co-Applicant Signature(s):

Individual(s) certify that all information provided herein, including all accompanying statements and schedules, are true and accurate as of this statement date. Individual(s) authorize Bright Bank (BB) to make any inquiries necessary to verify information provided herein. Each individual signing below authorizes BB to check their individual credit and employment history to include obtaining a report from a credit reporting agency. This document is not a commitment for Bright Bank to provide credit.

Applicant	Co-Applicant <i>(for Joint Credit)</i>
Date Signed:	Date Signed: