

CONSUMER LOAN APPLICATION

CREDIT REQUESTED				COLLATERAL OFFERED			
Amount Requested	# of Payments	Preferred Payment Day		<input type="checkbox"/> TITLED / VEHICLE	<input type="checkbox"/> OTHER		
				<input type="checkbox"/> CD COLLATERAL	<input type="checkbox"/> UNSECURED		
Description of Collateral Offered							
Purpose of Credit Request							
Loan Type <input type="checkbox"/> Installment <input type="checkbox"/> Single Pay							
APPLICANT <input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor <input type="checkbox"/> Co-Signer <small>If the Applicant is married, he or she may apply for individual credit.</small>				CO-APPLICANT <input type="checkbox"/> N/A <input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor <input type="checkbox"/> Co-Signer			
Name				Name			
Date of Birth		SSN		Date of Birth		SSN	
Driver's Lic. #		Exp Date		Driver's Lic. #		Exp Date	
Home Street Address			Yrs/Mos.	Home Street Address			Yrs/Mos.
City, State, Zip			County	City, State, Zip			County
Home Phone		Cell Phone		Home Phone		Cell Phone	
E-Mail Address				E-Mail Address			
# of Dependents		Ages of Dependents		# of Dependents		Ages of Dependents	
Previous Address (if current less than 2 years)			Yrs/Mos.	Previous Address (if current less than 2 years)			Yrs/Mos.
City, State Zip				City, State Zip			
EMPLOYMENT INFORMATION - APPLICANT				CO-APPLICANT			
Business Name/Employer				Business Name/Employer			
Business/Employer Street Address				Business/Employer Street Address			
City State, Zip				City State, Zip			
Business Phone		Monthly Income		Business Phone		Monthly Income	
Position/Title		From	To	Position/Title		From	To
Previous Business Name/Employer				Previous Business Name/Employer			
Business/Employer Street Address				Business/Employer Street Address			
City, State, Zip				City, State, Zip			
Business Phone		Monthly Income		Business Phone		Monthly Income	
Position/Title		From	To	Position/Title		From	To
PERSONAL REFERENCES - APPLICANT				CO-APPLICANT			
Name		Relationship		Name		Relationship	
Address		Phone		Address		Phone	
Name		Relationship		Name		Relationship	

Address	Phone
Name	Relationship
Address	Phone

Address	Phone
Name	Relationship
Address	Phone

ABOUT YOUR EXISTING LOANS AND ACCOUNTS

<input type="checkbox"/> Rent Home	<input type="checkbox"/> Own Home in the following names:				
Monthly Paymt/Rent	Purchase Price	Date Purch.	Present Value	Original Loan Amount	Current Loan Balance

Name and Address of Mortgage Holder or Landlord

Name of My Financial Institution	Checking Account #	Savings Acct #
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OTHER INCOME (IF ANY) - Indicate Monthly Values (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.)

Interest / Dividends	Rental Income	Other Income	Describe "Other Income" Source
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ASSETS

Category	Value	Category	Amt Owed	Monthly Payment
Cash / Deposits		Auto Loans		
Stocks or Bonds		Real Estate Loans		
Automobiles		Life Insurance Loans		
Real Estate		Credit Card Debt		
Life Insurance (Face Value: \$)		Other Obligations		
Retirement Funds				
Other Assets				
Total Assets		Total Liabilities		
		Net Worth		

QUESTIONS

Applicant	Co-Applicant	Question	Explanation
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are there any outstanding judgements against you?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you ever been declared bankrupt?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you had property foreclosed upon or given title or deed in lieu thereof in the past 7 years?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you a party to a lawsuit?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you obligated on any loan resulting in judgment, foreclosure or title transfer?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you delinquent, in default on any Federal debt, financial obligation, bond, or loan guarantee?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you obligated to pay alimony, child support, or separate maintenance?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Is any part of the down payment borrowed?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you a co-maker or an endorser on a loan?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you ever had merchandise repossessed?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you ever been denied credit with us?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you a U.S. Citizen?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	If no, are you a resident alien?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	If no, are you a non-resident alien?	

APPLICANT SIGNATURES

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

We intend to apply for joint credit _____ (Initial) _____ (Initial)
Applicant **Co-Applicant**

X _____
Applicant **Date**

X _____
Co-Applicant **Date**

TO BE COMPLETED BY INTERVIEWER

Application Taken By: Face to Face Interview Mail Telephone Internet

Interviewer **Interviewer's Phone** **Interviewer's Employer Name/Address**

USA PATRIOT ACT DISCLOSURE NOTICE. IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, 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.

INSURANCE DISCLOSURE FOR CREDIT APPLICATION

Applicant: _____ Lender: United Farmers State Bank
15 4th ST SW
Adams, MN 55909

IMPORTANT: DO NOT SIGN THIS FORM UNTIL YOU CAREFULLY READ IT AND UNDERSTAND ITS CONTENT

Purpose:

You have submitted an application for a loan. In connection with your loan application, Lender may be soliciting, offering to sell, or will sell you an insurance product or annuity. Federal law requires Lender to provide you with the following disclosures.

Credit Disclosures:

1. Lender, as a condition of granting you a loan, cannot require that you purchase an insurance product or annuity from Lender or any of its affiliates.
2. Lender, as a condition of granting you a loan, cannot require your agreement not to obtain or prohibit you from obtaining an insurance product or annuity from an unaffiliated entity.

Acknowledgement

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.

APPLICANT:

X _____
Applicant Date

X _____
Co-Applicant Date