

LOGAN COUNTY BANK

SCRANTON AR 72863

CREDIT REPORT: _____

CREDIT APPLICATION

IMPORTANT APPLICANT INFORMATION: Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

<p style="text-align: center;">TYPE OF CREDIT REQUESTED</p> <p style="text-align: center;">Check the appropriate boxes and complete the applicable sections.</p> <p> <input type="checkbox"/> Secured <input type="checkbox"/> Individual Credit – solely my income or assets <input type="checkbox"/> Unsecured <input type="checkbox"/> Individual Credit – my income & assets and income or assets from others <input type="checkbox"/> Joint Credit – We intend to apply for joint credit. x _____, x _____ </p>	<p style="text-align: center;">FOR CREDITOR USE</p> <p>Date _____</p> <p>Acct No: _____</p> <p>Approved by: _____</p> <p>Declined by: _____</p>
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Amount asked for:	How long?	Payment date:	Want to repay how: <input type="checkbox"/> Monthly <input type="checkbox"/> _____	Proceeds to be used for:
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INDIVIDUAL APPLICANT INFORMATION

Name: (Last, First, Middle)	Birthdate:
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Telephone No.	Cell Phone No.	Driver's License No.	Social Security No.	No. Dependents	Ages of Dependents
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E-mail: Please print _____

Address (Street, City, State & Zip)	County	Do you <input type="checkbox"/> own or <input type="checkbox"/> rent	How long
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Previous Address (Street, City, State & Zip)(if less than 3 yrs at current address)	County	Did you <input type="checkbox"/> own or <input type="checkbox"/> rent	How long
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Employer (Company Name & Address)	How long
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Business Phone	Ext	Position or Title	Salary per month Gross \$: _____ Net \$: _____
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Previous Employer: (Company Name & Address)	How long
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Name & Address of nearest relative NOT living with you	Relationship	Telephone No. ()
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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: Court Order Written Agreement Oral Understanding

Sources of Other Income	Amount per month \$ _____
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Is any income listed in this section likely to be reduced before the credit request is paid off?	Have you previously received credit from us? <input type="checkbox"/> No <input type="checkbox"/> Yes – when
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Joint Applicant or Other Party Information

Complete only if joint credit, individual credit relying on other sources or applicant married and resides in community property state.

Name: (Last, First, Middle)	Birthdate:
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Telephone No.	Cell Phone No.	Driver's License No.	Social Security No.	No. Dependents	Ages of Dependents
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E-mail: Please print _____

Relationship to Applicant	Present Address: (Street, City, State & Zip)	How long
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Employer (Company Name & Address)	How long
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Business Phone	Ext	Position or Title	Salary per month Gross \$: _____ Net \$: _____
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Previous Employer: (Company Name & Address)	How long
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Name & Address of nearest relative NOT living with you	Relationship	Telephone No. ()
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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: Court Order Written Agreement Oral Understanding

Sources of Other Income	Amount per month \$ _____
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Is any income listed in this section likely to be reduced before the credit request is paid off?	Have you previously received credit from us? <input type="checkbox"/> No <input type="checkbox"/> Yes – when
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Initial Here: _____

Asset & Debt Information

This section should be completed giving information about Applicant, Joint Applicant and Other person (if any)

Assets Owned (use separate sheet if needed)

DESCRIPTION OF ASSETS	NAME IN WHICH ACCOUNT IS HELD	SUBJECT TO DEBT?	VALUE
Checking Account Number(s) (where)			\$
Savings Account Number(s) (where)			\$
Certificate of Deposit(s) (where)			\$
Marketable Securities (issuer, type, no. of shares)			\$
Real Estate (location, date acquired)			\$
Life Insurance (issuer, face value)			\$
Automobiles (year, make, model)			\$
Other (list)			\$
TOTAL ASSETS			\$

Outstanding Debts (include charge accounts, installment contracts, credit cards, rent, mortgages and other obligations.) (Use separate sheet if needed.)

CREDITOR	ACCOUNT NUMBER	NAME IN WHICH ACCOUNT HELD	ORIGINAL AMOUNT	PRESENT BALANCE	MONTHLY PAYMENT
Landlord or Mortgage Holder	<input type="checkbox"/> Rent <input type="checkbox"/> Mortgage		(omit rent)	(omit rent)	\$
Automobiles (described)					\$
					\$
					\$
					\$
					\$
					\$
TOTAL DEBTS					\$

Complete the following information about both the Applicant and Joint Applicant or Other Person (if applicable).

Are you obligated to make Alimony, Child Support or Maintenance Payments? No Yes

If yes, to (Name & Address) _____ Amount per month \$ _____

Are you a co-maker, endorser, or guarantor on any loan or contract? No Yes If yes, for whom? _____ To whom? _____

Are there any unsatisfied judgments against you? No Yes If yes, to whom owed? _____ Amount? _____

Have you been declared bankrupt in the last 10 years? No Yes If yes, where? _____ Year _____

Secured Credit

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).

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

Applicant's Signature

Date

Other Signature (where applicable)

Date

INSURANCE DISCLOSURE FOR CREDIT APPLICATION

You have submitted an application for a loan. In connection with your loan application, you may be offered an insurance product or annuity. Federal law requires Lenders to provide you with the following disclosures:

As a condition of granting you a loan:

- 1. Lender cannot require that you purchase an insurance product or annuity from Lender or any of its affiliates.
- 2. Lender cannot require your agreement not to obtain insurance elsewhere or prohibit you from obtaining an insurance product or annuity from an unaffiliated entity.

By signing, I acknowledge that I have read, received and do understand this insurance disclosure. Unless this disclosure was provided electronically or I have applied for credit by mail, I also acknowledge that you have provided this disclosure to me orally.

Applicant's Signature

Date

Applicant's Signature

Date

APPRAISAL NOTICE:

If your loan is secured by real estate, you will receive a copy of the appraisal.