



# American Bank

## CONSUMER LOAN APPLICATION

Personal Banker/Loan Assistant: \_\_\_\_\_ Branch # \_\_\_\_\_

- Individual
- Individual but relying on another's assets
- We intend to apply for joint credit (initial) Applicant \_\_\_\_\_ Co-Applicant \_\_\_\_\_

### Type of Loan Requested

Requested Loan amount: \_\_\_\_\_ Loan Purpose: \_\_\_\_\_  
 Type of Loan: \_\_\_\_\_ Preferred Number of Payments: \_\_\_\_\_  
 Collateral (if any): \_\_\_\_\_  
 I am authorizing American Bank, N.A. to auto debit my checking or savings account (circle one): YES NO  
 If YES, enter the account number: \_\_\_\_\_ Preferred Payment date: \_\_\_\_\_

### Applicant's information

Applicant: \_\_\_\_\_ SSN: \_\_\_\_\_ DOB: \_\_\_\_\_  
 Home Phone number: \_\_\_\_\_ Cell phone number: \_\_\_\_\_  
 ID #: \_\_\_\_\_ Issuing State: \_\_\_\_\_ Expiration Date: \_\_\_\_\_

### Residence

Do you (circle one): OWN, RENT, Live with Relative or OTHER? Monthly housing payment/rent: \_\_\_\_\_  
 Time at current address: \_\_\_\_\_ years \_\_\_\_\_ months  
 Current Physical address: \_\_\_\_\_  
 Current Mailing address: \_\_\_\_\_  
 If less than 2 years please list Previous address:  
 Time at previous address: \_\_\_\_\_ years \_\_\_\_\_ months  
 Previous Physical address: \_\_\_\_\_

### Employment

Time with current Employer: \_\_\_\_\_ years \_\_\_\_\_ months  
 Current Employer Name: \_\_\_\_\_  
 Current Employer Address: \_\_\_\_\_  
 Current Employer Phone Number: \_\_\_\_\_ Position: \_\_\_\_\_  
 Monthly Gross Salary: \_\_\_\_\_ Monthly Social Security: \_\_\_\_\_  
 Other income: amount: \_\_\_\_\_ Frequency: \_\_\_\_\_ Source: \_\_\_\_\_  
 If less than 2 years please list Previous Employment:  
 Time with Previous Employer: \_\_\_\_\_ years \_\_\_\_\_ months  
 Previous Employer name: \_\_\_\_\_  
 Previous Employer Address: \_\_\_\_\_  
 Previous Employer Phone Number: \_\_\_\_\_ Position: \_\_\_\_\_

### Co-Applicant's information

Applicant: \_\_\_\_\_ SSN: \_\_\_\_\_ DOB: \_\_\_\_\_  
 Home Phone number: \_\_\_\_\_ Cell phone number: \_\_\_\_\_  
 ID #: \_\_\_\_\_ Issuing State: \_\_\_\_\_ Expiration Date: \_\_\_\_\_

### Residence

Do you (circle one): OWN, RENT, Live with Relative or OTHER? Monthly housing payment/rent: \_\_\_\_\_  
 Time at current address: \_\_\_\_\_ years \_\_\_\_\_ months  
 Current Physical address: \_\_\_\_\_  
 Current Mailing address: \_\_\_\_\_

If less than 2 years please list Previous address:

Time at previous address: \_\_\_\_\_ years \_\_\_\_\_ months

Previous Physical address: \_\_\_\_\_

**Employment**

Time with current Employer: \_\_\_\_\_ years \_\_\_\_\_ months

Current Employer Name: \_\_\_\_\_

Current Employer Address: \_\_\_\_\_

Current Employer Phone Number: \_\_\_\_\_ Position: \_\_\_\_\_

Monthly Gross Salary: \_\_\_\_\_ Monthly Social Security: \_\_\_\_\_

Other income: amount: \_\_\_\_\_ Frequency: \_\_\_\_\_ Source: \_\_\_\_\_

If less than 2 years please list Previous Employment:

Time with Previous Employer: \_\_\_\_\_ years \_\_\_\_\_ months

Previous Employer name: \_\_\_\_\_

Previous Employer Address: \_\_\_\_\_

Previous Employer Phone Number: \_\_\_\_\_ Position: \_\_\_\_\_

**Declarations**

(Please circle the answer to each question)

	Applicant	Co-Applicant
Are there any outstanding judgments against you?	YES NO	YES NO
Have you been declared bankrupt within the past seven years?	YES NO	YES NO
Have you had property foreclosed upon in the last seven years?	YES NO	YES NO
Are you a party to a lawsuit?	YES NO	YES NO
Are you obligated on any loan which resulted in foreclosure, etc?	YES NO	YES NO
Are you presently delinquent or in default on any Federal debt, loan, etc?	YES NO	YES NO
Are you obligated to pay alimony, child support, or separate maintenance?	YES NO	YES NO
Is any part of the down payment borrowed?	YES NO	YES NO
Are you a co-maker or endorser on a note?	YES NO	YES NO
Have you had merchandise repossessed?	YES NO	YES NO
Have you been denied credit with this lender previously?	YES NO	YES NO
Do you intend to occupy the property as your primary residence?	YES NO	YES NO

**Financial Information**

Who do you bank with? \_\_\_\_\_ Checking or Savings

**Funds Disbursement**

Where are funds to be allocated to?

Company name: \_\_\_\_\_ Company name: \_\_\_\_\_

Account Number: \_\_\_\_\_ Account Number: \_\_\_\_\_

Amount: \_\_\_\_\_ Amount: \_\_\_\_\_

I certify that all information provided in this application and attachments are true and complete. I authorize American Bank to check my credit and employment history and to answer questions others may ask about my credit record with American Bank. I give permission for American Bank to keep this application whether or not my credit is approved. I agree to update credit information at American Bank's request.

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant Signature

\_\_\_\_\_  
Date

**Bank Use Only**

Applicant's RIM # \_\_\_\_\_

Customer Since \_\_\_\_\_

Co-Applicant's RIM # \_\_\_\_\_

Customer Since \_\_\_\_\_