

# CONSUMER LOAN APPLICATION

## CREDIT REQUESTED

Account Requested <input type="checkbox"/> Individual <input type="checkbox"/> Joint We intend to apply for joint credit.	Amt. Requested	# of Payments	Preferred Pmt. Amt.	Preferred Pmt. Day	Market Survey
Specific Purpose of Loan					
Collateral Offered					
Applicant      Co-Applicant					

## COMPLETION INSTRUCTIONS FOR APPLICANT

Complete the Applicant Information section for the first Applicant. Mark the appropriate box to indicate whether the Applicant is applying as a Borrower, Cosigner, Guarantor, Grantor (of collateral), or Other for a different capacity. If the Applicant is married, he or she may apply for individual credit.

## APPLICANT INFORMATION: ☐ Borrower ☐ Cosigner ☐ Guarantor ☐ Grantor ☐ Other: \_\_\_\_\_

Applicant's Full Name (First M.I. Last)		Social Security Number	Former Names and Aliases		
Home Phone	Date of Birth	Driver's License Number	Ages of Dependents	Years of Education	Years in Current Profession

## ADDRESS INFORMATION

Home Address (Street, City, State, Zip Code) (If rural, show Road and Box No)			Since	<input type="checkbox"/> Own <input type="checkbox"/> Rent
Mailing Address (Street or P.O. Box, City, State, Zip Code)				
Previous Home Address (Street, City, State, Zip Code)			From	To

## EMPLOYMENT INFORMATION

Applicant's Employer (If Self-Employed, Name and Nature of Business)		Business Address (Street, City, State, Zip Code)			
Type of Business	Supervisor	Phone Number	Title / Position	Since	Salary per
Second Employer (If Self-Employed, Name and Nature of Business)		Business Address (Street, City, State, Zip Code)			
Type of Business	Supervisor	Phone Number	Title / Position	Since	Salary per

## PERSONAL REFERENCES

Name	Address (Street or P.O. Box, City, State, Zip Code)	Phone Number	Relationship

## COMPLETION INSTRUCTIONS FOR CO-APPLICANTS

(a) If you are applying for joint credit or will be permitted to use the account, complete the Co-Applicant Information section as a Borrower. (b) If the Applicant is applying for individual credit, but relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete the Co-Applicant Information section, to the extent possible, providing information about the person on whose alimony, support, or maintenance payments or income or assets the Applicant is relying. (c) If the Applicant resides in a community property state or is relying on property located in such a state as a basis for repayment of the credit requested, complete the Co-Applicant Information section with regard to the Applicant's spouse.

## CO-APPLICANT INFORMATION: ☐ Borrower ☐ Cosigner ☐ Guarantor ☐ Grantor ☐ Other: \_\_\_\_\_

Co-Applicant's Full Name (First M.I. Last)		Social Security Number	Former Names and Aliases		
Home Phone	Date of Birth	Driver's License Number	Ages of Dependents	Years of Education	Years in Current Profession
Home Address (Street, City, State, Zip Code) (If rural, show Road and Box No)			Since	<input type="checkbox"/> Own <input type="checkbox"/> Rent	
Mailing Address (Street or P.O. Box, City, State, Zip Code)					
Previous Home Address (Street, City, State, Zip Code)				From	To

**EMPLOYMENT INFORMATION**

Co-Applicant's Employer (If Self-Employed, Name and Nature of Business)				Business Address (Street, City, State, Zip Code)	
Type of Business	Supervisor	Phone Number	Title / Position	Since	Salary per
Second Employer (If Self-Employed, Name and Nature of Business)				Business Address (Street, City, State, Zip Code)	
Type of Business	Supervisor	Phone Number	Title / Position	Since	Salary per

**PERSONAL REFERENCES**

Name	Address (Street or P.O. Box, City, State, Zip Code)	Phone Number	Relationship

**QUESTIONS**

Applicant (1)	Co-Applicant (2)	Explanation (Please use an attached sheet if necessary.)
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are there any outstanding judgments 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 last 7 years?
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you 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 this lender?
<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?

**PREVIOUS CREDIT REFERENCES**

Names Credit Listed In	Loan Purpose	Creditor Name and Address	Account Number	Highest Balance	Date Paid
<input type="checkbox"/> App <input type="checkbox"/> CoApp <input type="checkbox"/> Other				\$	
<input type="checkbox"/> App <input type="checkbox"/> CoApp <input type="checkbox"/> Other					
<input type="checkbox"/> App <input type="checkbox"/> CoApp <input type="checkbox"/> Other					
<input type="checkbox"/> App <input type="checkbox"/> CoApp <input type="checkbox"/> Other					

**SCHEDULE OF OTHER INCOME**

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.

Alimony, child support, separate maintenance received under ☐ Court Order ☐ Written Agreement ☐ Oral Understanding ☐ Other

PARTIES INCOME TYPES: A=Alimony/Child Support B=Bonuses C=Commissions I=Interest & Dividends O=Overtime R=Retirement X=Other

App	CoA	Joint	Type	Description	Amount	Frequency

## SCHEDULE OF EXPENSES

EXPENSE TYPES: D=Dues-Homeowner Association H=Hazard Insurance P=Private Mortgage Insurance R=Rent T=Taxes (Property) U=Utilities  
 PARTIES A=Alimony/Child Support C=Child/Dependent Care E=Estimated Living Expenses F=Federal & State Taxes I=Insurance Payments  
 M=Medical O=Other

PARTIES      A=Alimony/Child Support    C=Child/Dependent Care    E=Estimated Living Expenses    F=Federal & State Taxes    I=Insurance Payments  
M=Medical    O=Other

[illegible]

## SCHEDULE OF LIABILITIES (NON-REAL ESTATE)

PARTIES      LIABILITY TYPES:    A=Automobile Loans    I=Installment/Revolving    T=Third Party Obligations (As Co-Maker or Guarantor)    O=Other

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[illegible]

**SCHEDULE OF ASSETS (NON-REAL ESTATE)**

## CASH / ACCOUNTS

PARTIES      ACCOUNT TYPES:   C=Checking   T=Time Certificate of Deposit   I=IRA/SEP   M=Money Market Account   S=Savings   O=Other

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[illegible]

## STOCKS / BONDS

App	CoA	Joint	Description	Broker / Company	Account Number	Value	Subject to Debt

## LIFE INSURANCE

[illegible]

## BUSINESSES OWNED

App	CoA	Joint	Business Name	Financial Statement Date	Date Received	Value	Subject to Debt

## RETIREMENT FUNDS

App	CoA	Joint	Description of Retirement Plan	Year Fully Vested	Value	Subject to Debt

## PERSONAL PROPERTY

PARTIES      PROPERTY TYPES:   A=Automobiles   B=Boats & Recreational Vehicles   C=Collectibles   H=Household Goods   M=Manufactured Homes   O=Other

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App	CoA	Joint	Type	Description	Value	Subject to Debt

App	CoA	Joint	Type	Description	Value	Subject to Debt

**SCHEDULE OF REAL ESTATE OWNED****PARTIES**

TYPES: S=Single Family D=Duplex T=Triplex F=Four-Plex C=Condominium P=P.U.D. L=Land O=Summary/Other

App	CoA	Joint	Type:	Property Disposition: <input type="checkbox"/> Sold <input type="checkbox"/> Pending Sale <input type="checkbox"/> Rental <input type="checkbox"/> N/A				
			Description	Property Address		Date Acquired	Cost	Principal Residence <input type="checkbox"/> Yes <input type="checkbox"/> No
			Current Market Value	Total Mortgages & Liens	Gross Rental Income	Taxes, Ins., Maint.	Net Rental Income	
Creditor 1 Name and Address				Unpaid Bal.	Pmt. Amt.	Per	Lien Position <input type="checkbox"/> First Lien <input type="checkbox"/> Junior Lien	
Creditor 2 Name and Address				Unpaid Bal.	Pmt. Amt.	Per	Lien Position <input type="checkbox"/> First Lien <input type="checkbox"/> Junior Lien	

App	CoA	Joint	Type:	Property Disposition: <input type="checkbox"/> Sold <input type="checkbox"/> Pending Sale <input type="checkbox"/> Rental <input type="checkbox"/> N/A				
			Description	Property Address		Date Acquired	Cost	Principal Residence <input type="checkbox"/> Yes <input type="checkbox"/> No
			Current Market Value	Total Mortgages & Liens	Gross Rental Income	Taxes, Ins., Maint.	Net Rental Income	
Creditor 1 Name and Address				Unpaid Bal.	Pmt. Amt.	Per	Lien Position <input type="checkbox"/> First Lien <input type="checkbox"/> Junior Lien	
Creditor 2 Name and Address				Unpaid Bal.	Pmt. Amt.	Per	Lien Position <input type="checkbox"/> First Lien <input type="checkbox"/> Junior Lien	

App	CoA	Joint	Type:	Property Disposition: <input type="checkbox"/> Sold <input type="checkbox"/> Pending Sale <input type="checkbox"/> Rental <input type="checkbox"/> N/A				
			Description	Property Address		Date Acquired	Cost	Principal Residence <input type="checkbox"/> Yes <input type="checkbox"/> No
			Current Market Value	Total Mortgages & Liens	Gross Rental Income	Taxes, Ins., Maint.	Net Rental Income	
Creditor 1 Name and Address				Unpaid Bal.	Pmt. Amt.	Per	Lien Position <input type="checkbox"/> First Lien <input type="checkbox"/> Junior Lien	
Creditor 2 Name and Address				Unpaid Bal.	Pmt. Amt.	Per	Lien Position <input type="checkbox"/> First Lien <input type="checkbox"/> Junior Lien	

**CREDIT LIFE AND DISABILITY INSURANCE**

Applicant desires the following voluntary insurance: ☐ Credit Life ☐ Credit Disability ☐ Involuntary Unemployment  
Co-Applicant desires the following voluntary insurance: ☐ Credit Life ☐ Credit Disability ☐ Involuntary Unemployment

**APPLICANT SIGNATURE(S)**

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.

**APPLICANT:**

X \_\_\_\_\_ Date X \_\_\_\_\_ Date  
Applicant Co-Applicant

**FOR LENDER'S USE ONLY**

Officer No. / Name	Approved By	Concurrence By (If Needed)	Committee Date	Decision Date
Branch	Application Date	Application No.	Commitment No.	Loan No.
Originator Name		Loan Origination Company's Name		
Mortgage Loan Originator Unique Identifier, if applicable:		Mortgage Loan Origination Company Identifier, if applicable:		

Decision and Comments: ☐ Approved ☐ Denied ☐ Incomplete ☐ Counteroffer ☐ Conditional Approval ☐ Withdrawal ☐ Other: \_\_\_\_\_



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## INSURANCE DISCLOSURE FOR CREDIT APPLICATION

**Applicant:**

**Lender:**

COMMUNITY FIRST NATIONAL BANK  
215 S. SETH CHILD ROAD  
MANHATTAN, KS 66502  
(785) 323-1111

### 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.

#### Acknowledgment.

BY SIGNING BELOW, I ACKNOWLEDGE THAT I HAVE READ, RECEIVED AND UNDERSTAND THIS INSURANCE DISCLOSURE.

APPLICANT:

X

Applicant

Date

**INSURANCE DISCLOSURE FOR CREDIT APPLICATION**  
**(Continued)**

Page 2

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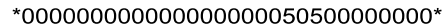
BY SIGNING BELOW I ACKNOWLEDGE ON BEHALF OF THE LENDER THAT AN ORAL DISCLOSURE OF INSURANCE WAS DULY MADE TO THE APPLICANT AND THAT APPLICANT ACKNOWLEDGED RECEIPT OF THE DISCLOSURE.

LENDER:

COMMUNITY FIRST NATIONAL BANK

X \_\_\_\_\_  
Authorized Signer                      Date

Title: \_\_\_\_\_



**COMMUNITY FIRST NATIONAL BANK**  
**215 S. SETH CHILD ROAD**  
**MANHATTAN, KS 66502**  
**(785) 323-1111**

## Date \_\_\_\_\_

**INSURANCE DISCLOSURE FOR CREDIT APPLICATION  
(Continued)**

**Page 2**

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BY SIGNING BELOW I ACKNOWLEDGE ON BEHALF OF THE LENDER THAT AN ORAL DISCLOSURE OF INSURANCE WAS DULY MADE TO THE APPLICANT AND THAT APPLICANT ACKNOWLEDGED RECEIPT OF THE DISCLOSURE.

LENDER:

COMMUNITY FIRST NATIONAL BANK

X \_\_\_\_\_  
Authorized Signer                      Date

Title: \_\_\_\_\_



# JOINT APPLICATION ACKNOWLEDGMENT

**Applicant:**

**Lender:**

**COMMUNITY FIRST NATIONAL BANK  
215 S. SETH CHILD ROAD  
MANHATTAN, KS 66502  
(785) 323-1111**

We, the undersigned, intend to apply for joint credit.

**APPLICANT(S):**

X \_\_\_\_\_  
Applicant Date

X \_\_\_\_\_  
Co-Applicant Date

## NOTICE OF NEGATIVE INFORMATION (PRE-SHARING)

Federal law requires us to provide the following notice to customers before any “negative information” may be furnished to a nationwide consumer reporting agency. “Negative information” means information concerning delinquencies, late payments, insolvency, or any form of default. This notice does not mean that we will be reporting such information about you, only that we may report such information about customers that have not done what they are required to do under our agreement.

After providing this notice, additional negative information may be submitted without providing another notice.

\* \* \* \* \*

**We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.**

# FACTS

## WHAT DOES COMMUNITY FIRST NATIONAL BANK DO WITH YOUR PERSONAL INFORMATION?

### Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

### What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and credit card or other debt
- account balances and payment history
- credit history and checking account information

When you are *no longer* our customer, we continue to share your information as described in this notice.

### How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Community First National Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Community First National Bank share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

### Questions?

Call 785-323-1111 or go to [www.cfnbmanhattan.com](http://www.cfnbmanhattan.com)

## Who we are

## Who is providing this notice?

## Community First National Bank

215 S Seth Child Road  
Manhattan, Kansas 66502

## What we do

## How does Community First National Bank protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

## How does Community First National Bank collect my personal information?

We collect your personal information, for example, when you

- open an account or apply for a loan
- use your credit or debit card or give us your income information
- make deposits or withdrawals from your account

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

## Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

## Definitions

## Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Community First National Bank does not share with our affiliates.*

## Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Community First National Bank does not share with non-affiliates so they can market to you.*

## Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Community First National Bank doesn't jointly market.*

## Other important information