

Consumer Loan Application



This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan. If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit.

Borrower _____ initials _____ Co-Borrower _____ initials _____

Amount Requested	Payment Date	Collateral (Pledged to secure loan)	Purpose of Loan
\$			

Borrower	
Name	Birth Date
Social Security Number	Home Phone
	Cell Phone
Marital Status: Check one if (a) you are applying for secured credit, (b) you reside in a community property state, or (c) you are relying on property in a community property state as a basis for repayment for credit requested. <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (including single, divorced, and widowed)	
Email Address	
Present Physical Address (street, city, state, zip)	No. years: <input type="checkbox"/> Own <input type="checkbox"/> Rent
Mailing Address Street or P.O. Box	<input type="checkbox"/> Same as present physical address above
Former Address (street, city, state, zip)	No. years: <input type="checkbox"/> Own <input type="checkbox"/> Rent

Co-Borrower	
Name	Birth Date
Social Security Number	Home Phone
	Cell Phone
Marital Status: Check one if (a) you are applying for secured credit, (b) you reside in a community property state, or (c) you are relying on property in a community property state as a basis for repayment for credit requested. <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (including single, divorced, and widowed)	
Email Address	
Present Physical Address (street, city, state, zip)	No. years: <input type="checkbox"/> Own <input type="checkbox"/> Rent
Mailing Address Street or P.O. Box	<input type="checkbox"/> Same as present physical address above
Former Address (street, city, state, zip)	No. years: <input type="checkbox"/> Own <input type="checkbox"/> Rent

Employment Information	
Employer Name and Address	Yrs. & Mos. on this job:
Occupation	Business Phone
	Gross Monthly Income \$
Previous Employer	Yrs. & Mos. on this job:

Employment Information	
Employer Name and Address	Yrs. & Mos. on this job:
Occupation	Business Phone
	Gross Monthly Income \$
Previous Employer	Yrs. & Mos. on this job:

Other Income	Received Since	Monthly Amount
		\$
		\$
Is any of this Other Income likely to be reduced before the credit requested is paid off? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Notice: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered as a basis for repaying this loan.		
Dependents (not listed by Co-Borrower)	no.	ages

Other Income	Received Since	Monthly Amount
		\$
		\$
Is any of this Other Income likely to be reduced before the credit requested is paid off? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Notice: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered as a basis for repaying this loan.		
Dependents (not listed by Borrower)	no.	ages

Name of nearest relative not living with you or Personal References			
Name	Relationship	Address	Phone

Financial Summary

This section should be completed using information for both the Borrower and Co-Borrower

Assets	Value
Real Estate:	\$
Other Real Estate:	\$
Vehicles(List year, make, model) ↓	\$
	\$
	\$
Cash in Glacier Family of Bank Accounts	\$
Cash in Other Banks / Credit Unions	\$
Stocks / Bonds / IRA / Pension / 401K	\$
Cash Value Life Insurance:	\$
Other:	\$
Other:	\$
Total Assets:	\$

Liabilities	Monthly Payment	Balance
Mortgage Holder or Landlord	\$	\$
Other RE payments	\$	\$
Vehicle Lender(s) List lienholders ↓	\$	\$
	\$	\$
	\$	\$
Unsecured Bank Loans	\$	\$
Secured Bank Loans	\$	\$
Credit Card Debt (total)	\$	\$
Other:	\$	\$
Other:	\$	\$
Other:	\$	\$
Total Liabilities:	\$	\$
Assets - Liabilities = Net Worth	\$	

Acknowledgement and Agreement

Pursuant to the national privacy law that took effect July 1, 2001, I authorize Lender its successors and/or assignees to obtain verification of any information needed to complete my loan request. This information includes but is not limited to my bank account, other assets, employment earnings records and the need to order a consumer credit report. I further authorize anyone to accept a photocopy or facsimile of this document as their authorization to release such information to Lender. I certify that everything I have stated in this application and any attachments is correct. You may keep this application whether or not it is approved. By signing below, I authorize you to check my credit and employment history and to answer questions others may ask you about my credit record with you. I understand that I must update credit information at your request if my financial condition changes.

Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or re-verify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Borrowers Signature Date

Co-Borrowers Signature Date

These Questions Apply to Both Borrower and Co-Borrower

	Borrower	Co-Borrower		Borrower	Co-Borrower
If any of these questions are answered "YES", please explain on an attached sheet.					
Are there any outstanding judgements against you?	<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
Have you declared bankruptcy in the past 7 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you had merchandise repossessed?	<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 or obligated on any loan which resulted in foreclosures?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you been denied credit with this lender before?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you a party in a lawsuit?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you a U.S. Citizen or a permanent resident alien? If permanent resident alien, please provide us with a copy of your card.	<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	Do you intend to occupy the property as your primary residence?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you presently delinquent or in default on any Federal debt, loan, etc?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you had an ownership interest in a property in the last three years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you a co-maker or endorser on a note?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Property Type	<input type="checkbox"/> Principal <input type="checkbox"/> Second <input type="checkbox"/> Investment	<input type="checkbox"/> Principal <input type="checkbox"/> Second <input type="checkbox"/> Investment
			Property Interest Held In	<input type="checkbox"/> Individual <input type="checkbox"/> Joint	<input type="checkbox"/> Individual <input type="checkbox"/> Joint

DEMOGRAPHIC INFORMATION OF BORROWER

Only complete this section if the application is to be dwelling secured

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, race and sex) in order to monitor our compliance with Equal Credit Opportunity, Fair Housing and Home Mortgage Disclosure laws. You are not required to provide this information but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race". **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the Information and you have made this application in person, Federal regulations require us to note your ethnicity, race, or sex on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Borrower:

Ethnicity:

- Hispanic or Latino –check one or more below
- Mexican
 - Puerto Rican
 - Cuban
 - Other Hispanic or Latino – Print origin, for example Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:

- Not Hispanic or Latino
- I do not wish to furnish this information

Race: Check one or more

- American Indian or Alaska Native – Print name of enrolled or principal tribe:

- Asian
- Asian Indian
 - Chinese
 - Filipino
 - Japanese
 - Korean
 - Vietnamese
 - Other Asian – Print race, for example, Hmong, Laotian, Thai, Pakistani, Cambodian and so on:

- Black or African American
- Native Hawaiian or Other Pacific Islander
- Native Hawaiian
 - Guamanian or Chamorro
 - Samoan
 - Other Pacific Islander – Print race, for example, Fijian, Tongan, and so on:

- White
- I do not wish to provide this information

Sex

- Female
- Male
- I do not wish to provide this information

Co-Borrower:

Ethnicity:

- Hispanic or Latino –check one or more below
- Mexican
 - Puerto Rican
 - Cuban
 - Other Hispanic or Latino – Print origin, for example Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:

- Not Hispanic or Latino
- I do not wish to furnish this information

Race: Check one or more

- American Indian or Alaska Native – Print name of enrolled or principal tribe:

- Asian
- Asian Indian
 - Chinese
 - Filipino
 - Japanese
 - Korean
 - Vietnamese
 - Other Asian – Print race, for example, Hmong, Laotian, Thai, Pakistani, Cambodian and so on:

- Black or African American
- Native Hawaiian or Other Pacific Islander
- Native Hawaiian
 - Guamanian or Chamorro
 - Samoan
 - Other Pacific Islander – Print race, for example, Fijian, Tongan, and so on:

- White
- I do not wish to provide this information

Sex

- Female
- Male
- I do not wish to provide this information

Military Lending Act

Federal law provides important protections to active duty members of the Armed Forces and their dependents. To ensure that these protections are provided to eligible applicants, Glacier Bank requires you to select 'Yes' if one of the following statements is applicable:

- OR
- I AM a regular or reserve member of the Army, Navy, Marine Corps, Air Force or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or less
 - I AM a dependent of a member of the Armed Forces on active duty as described above, because I am the member's spouse, the member's child under the age of eighteen years old or I am an individual for whom the member provided more than one half of my financial support for 180 days immediately preceding today's date.

- Yes No

FOR BANK USE ONLY

To Be Completed by Financial Institution (for an in person application and subject to Demographic Information)

Was the <u>ethnicity</u> of the borrower collected on the basis of visual observation or surname? <input type="checkbox"/> Yes <input type="checkbox"/> No	Was the <u>ethnicity</u> of the co-borrower collected on the basis of visual observation or surname? <input type="checkbox"/> Yes <input type="checkbox"/> No
Was the <u>race</u> of the borrower collected on the basis of visual observation or surname? <input type="checkbox"/> Yes <input type="checkbox"/> No	Was the <u>race</u> of the co-borrower collected on the basis of visual observation or surname? <input type="checkbox"/> Yes <input type="checkbox"/> No
Was the <u>sex</u> of the borrower collected on the basis of visual observation or surname? <input type="checkbox"/> Yes <input type="checkbox"/> No	Was the <u>sex</u> of the co-borrower collected on the basis of visual observation or surname? <input type="checkbox"/> Yes <input type="checkbox"/> No

*** Bank Use Only ***

Existing Glacier Bank Customer? <input type="checkbox"/> Yes <input type="checkbox"/> No If no, description of document(s) used to verify the customer's identity					
	Document Type	ID number	Place of Issuance	Date of Issuance	Expiration Date
Borrower					
Co-Borrower					

This information was provided: In a face to face interview In a Phone interview Applicant submitted by fax or mail Applicant submitted via email or Internet

Date application received: _____ Received by: _____

Originator NMLSR ID: _____

Originator Company NMLSR ID: 472212