



CONSUMER LOAN CREDIT APPLICATION

Branch _____

IMPORTANT: Read these directions before completing this application.

(Check the appropriate box)

- If you are applying for an individual account in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit request, complete all sections except the co-applicant sections.
- If you are applying for a joint account that you and another person will use, complete all Sections, providing information about the joint applicant or user in the co-applicant sections.

We intend to apply for joint credit. _____ Applicant-initials _____ Co-Applicant-initials

- If you are applying for an individual account, but are 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 all Sections to the extent possible, providing information about the person on whose alimony support or maintenance payments or income or assets you are relying, in the co-applicant sections.

Loan Request	Amount Requested	Term
	Type of loan: ___ Unsecured loan ___ Auto loan ___ Home Equity loan ___ Home Equity Line of Credit ___ Secured other	
	Purpose of loan: What are you going to do with the money? For example - Home Improvements, buy a car, etc. (This box <u>must</u> be completed)	
	Home Equity loan: If you are applying for a Home Equity Loan, the proceeds of the loan will be used for: 1. ___ Home Improvements 3. ___ Refinance of an existing 1st or 2nd mortgage 2. ___ Home Purchase 4. ___ Other _____	
If item 1, 2 or 3 above is checked, please complete Government Monitoring information on reverse side of this application.		

Applicant	Last Name		First Name		Middle Init.	Date of Birth Month / Day / Year		Number of dependents (Include Self):	
	Present Address (if P.O. Box must include street address)		City	County	State	Zip Code	How Long	<input type="radio"/> Own <input type="radio"/> Rent	Payment
	Previous Address		City	County	State	Zip Code	How Long	<input type="radio"/> Own <input type="radio"/> Rent	Payment
	Social Security No.		Driver's License No.		State	Home Phone Number ()			
	Name, Address & Phone of Close Relative or Friend not living with you					Telephone Number of Reference ()			
	Are you a U.S. Citizen? <input type="radio"/> Yes <input type="radio"/> No			If No: Are you a permanent resident alien? <input type="radio"/> Yes <input type="radio"/> No					

Co-Applicant	Last Name		First Name		Middle Init.	Date of Birth Month / Day / Year		Relationship to Applicant	
	Present Address (if P.O. Box must include street address)		City	County	State	Zip Code	How Long	<input type="radio"/> Own <input type="radio"/> Rent	Payment
	Social Security No.		Driver's License No.		State	Home Phone Number ()			
	Are you a U.S. Citizen? <input type="radio"/> Yes <input type="radio"/> No			If No: Are you a permanent resident alien? <input type="radio"/> Yes <input type="radio"/> No					

Employment Applicant	Name of Employer		Position		Years Employed		Business Phone ()		
	Address of Employer		City	County	State	Zip Code	Self Employed <input type="radio"/> Yes <input type="radio"/> No		
	Name and Address of Previous Employer				Years Employed		Business Phone ()		

Employment Co-Applicant	Name of Employer		Position		Years Employed		Business Phone ()		
	Address of Employer		City	County	State	Zip Code	Self Employed <input type="radio"/> Yes <input type="radio"/> No		
	Name and Address of Previous Employer				Years Employed		Business Phone ()		

Income	PLEASE INDICATE ALL INCOME FIGURES AS MONTHLY AMOUNTS.					
		Gross Monthly Salary	Soc. Sec./Pension/Disability (indicate source)	Rental Income	Other Income (indicate source)	Total Monthly Income
	Applicant	\$	\$	\$	\$	\$
	Co-Applicant	\$	\$	\$	\$	\$
<small>Note: Alimony, child support and separate maintenance payments need not be revealed unless you wish to rely on such income in applying for credit. If you are relying on alimony, child support or separate payments as a basis for the repayment of the credit you are applying for, be sure to complete the "Other Income" and "Co-applicant" sections.</small>						

Debts	<small>List loans and installment debts, include bank, auto and finance company loans and credit/charge card accounts. Also list alimony, child support and separate maintenance payments. Indicate whether debt is in name of: A = Applicant, C = Co-Applicant, AC = Joint (Applicant & Co-Applicant), List Real Estate Debt in "Real Estate" section.</small>						
	Type of Debt	Whose Debt?	To Whom Indebted	Account Number	Mo. Pay't.	Present Balance	Accounts to Pay-Off
	If additional space is required check here <input type="radio"/> and attach additional sheet.						
Have you or joint applicant ever transacted any business in any other name, had any judgements, bankruptcies, attachments, garnishments or other legal proceedings against you? <input type="radio"/> Yes <input type="radio"/> No				If yes, attach additional sheet stating name or names and full details, pertaining to each name.			
Are you or co-applicant a co-maker, endorser or guarantor on any loan or contract?			<input type="radio"/> Yes If yes, to whom? <input type="radio"/> No				

Banking/ Assets	List present bank accounts. Indicate whether account is in name of: A = Applicant, C = Co-Applicant, AC - Joint (Applicant & Co-Applicant).				
	Your Bank(s)/Asset(s)	Whose account?	Type of Account	Account Number	Balance

COLLATERAL

Auto	Year	Make	Model	# of Cylinders	Mileage	4 Wheel Drive Yes or No	VIN

Other	Description of other collateral

Real Estate	Property	Property 1: Will Secure Loan? <input type="radio"/> Yes <input type="radio"/> No			Property 2: Will Secure Loan? <input type="radio"/> Yes <input type="radio"/> No		
	Name(s) of owners of property:						
		Is the property in the name of a Trust? <input type="radio"/> No <input type="radio"/> Yes Is there life use? <input type="radio"/> No <input type="radio"/> Yes			Is the property in the name of a Trust? <input type="radio"/> No <input type="radio"/> Yes Is there life use? <input type="radio"/> No <input type="radio"/> Yes		
	Property Address						
	Property Description	<input type="radio"/> 1 - 4 Family	<input type="radio"/> Owner Occupied	<input type="radio"/> Vacation Home	<input type="radio"/> 1 - 4 Family	<input type="radio"/> Owner Occupied	<input type="radio"/> Vacation Home
		<input type="radio"/> 5 Family or More	<input type="radio"/> Rental	<input type="radio"/> Condo	<input type="radio"/> 5 Family or More	<input type="radio"/> Rental	<input type="radio"/> Condo
	Lot and Block	Lot	Block	<input type="radio"/> Townhouse	Lot	Block	<input type="radio"/> Townhouse
				<input type="radio"/> Co-Op			<input type="radio"/> Co-Op
	Name and Address of Mortgage Holder or Landlord						
	Original Mortgage Amount						
Monthly payment including taxes and insurance							
Current Mortgage Balance							
Current Value							
Annual Taxes							

Marital Status	Complete this section ONLY if this is a joint application or if the loan will be secured by real estate.				
	Applicant:	<input type="radio"/> Married	<input type="radio"/> Civil Union Partner	<input type="radio"/> Separated	<input type="radio"/> Unmarried (includes single, divorced and widowed)
	Co-Applicant:	<input type="radio"/> Married	<input type="radio"/> Civil Union Partner	<input type="radio"/> Separated	<input type="radio"/> Unmarried (includes single, divorced and widowed)

Information for Government Monitoring Purposes	COMPLETE THIS SECTION ONLY IF THIS LOAN IS FOR: the purchase of a home, home improvement or refinance of a 1st or 2nd mortgage. Otherwise-do not complete. Do not complete if you are applying for a Home Equity Line of Credit.					
	The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may discriminate neither on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)					
	BORROWER <input type="radio"/> I do not wish to furnish this information.			CO-BORROWER <input type="radio"/> I do not wish to furnish this information.		
	Ethnicity:	<input type="radio"/> Hispanic or Latino	<input type="radio"/> Not Hispanic or Latino	Ethnicity:	<input type="radio"/> Hispanic or Latino	<input type="radio"/> Not Hispanic or Latino
	Race:	<input type="radio"/> American Indian or Alaska Native	<input type="radio"/> Asian	<input type="radio"/> Black or African American	<input type="radio"/> American Indian or Alaska Native	<input type="radio"/> Asian
		<input type="radio"/> Native Hawaiian or Other Pacific Islander	<input type="radio"/> White		<input type="radio"/> Native Hawaiian or Other Pacific Islander	<input type="radio"/> White
Sex:	<input type="radio"/> Female	<input type="radio"/> Male	Sex:	<input type="radio"/> Female	<input type="radio"/> Male	
To be Completed by Interviewer	Interviewer's Name (print or type)					
This application was taken by:	Interviewer's Signature		Date			
<input type="radio"/> Face-to-face interview						
<input type="radio"/> Mail						
<input type="radio"/> Telephone	Interviewer's Phone Number (incl. area code)					
<input type="radio"/> Internet						

Customer ID	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.

Signatures	YOU AUTHORIZE ANYONE MENTIONED HEREIN TO FURNISH US SUCH INFORMATION AS WE MAY REQUIRE IN CONNECTION WITH THIS APPLICATION AND AGREE THAT THE APPLICATION SHALL REMAIN OUR PROPERTY WHETHER OR NOT THE LOAN IS GRANTED. YOU AGREE TO NOTIFY US IMMEDIATELY UPON ANY MATERIAL CHANGE IN THE ABOVE STATEMENT.
	YOU AFFIRM THAT EACH OF THE ANSWERS GIVEN TO THE FOREGOING QUESTIONS IS TRUE AND CORRECT AND THAT THE FOREGOING IS A TRUE AND CORRECT STATEMENT OF YOUR FINANCIAL CONDITION. IT IS A FEDERAL CRIMINAL OFFENSE TO KNOWINGLY MAKE ANY FALSE STATEMENT OR REPORT, OR TO WILLFULLY OVERVALUE ANY PROPERTY FOR THE PURPOSE OF INFLUENCING THE BANK TO ACT ON THIS APPLICATION.
	YOU AUTHORIZE LAKELAND BANK TO CHECK YOUR CREDIT, BUSINESS AND EMPLOYMENT HISTORY AND TO REPORT INFORMATION REGARDING YOUR CREDIT HISTORY TO CREDIT REPORTING AGENCIES AND OTHER PERSONS WE BELIEVE HAVE A LEGITIMATE BUSINESS REASON TO REQUEST SUCH INFORMATION. IF YOU ARE APPLYING FOR A HOME EQUITY LINE OF CREDIT, YOU ACKNOWLEDGE RECEIPT OF THE HOME EQUITY BROCHURE AND THE HOME EQUITY DISCLOSURE STATEMENT.

Signature of Applicant	Date	Signature of Co-Applicant	Date
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