



**REAL ESTATE OWNED**

ADDRESS OF RESIDENCE PROPERTY		MORTGAGE HOLDER	ADDRESS OF MORTGAGE HOLDER	ACCOUNT NUMBER
PRESENT VALUE	DATE PURCHASED	PURCHASE PRICE	BALANCE FINANCED	MONTHLY PAYMENT
PRESENT BALANCE				

**INSURANCE**

Agent:	AUTO INSURANCE - COMPANY'S NAME AND ADDRESS	LIFE INSURANCE - COMPANY AND ADDRESS		
Address:				
Phone:	(A) = Applicant; (CA) = Co-Applicant; (JT) = Jointly			
Carrier:		TYPE	FACE AMOUNT	CASH VALUE
Policy #:				

**PERSONAL REFERENCES**

NAME OF NEAREST RELATIVE NOT LIVING WITH YOU OR PERSONAL REFERENCE	RELATIONSHIP	ADDRESS	CITY	STATE	PHONE

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 (sign below):

\_\_\_\_\_ Borrower

\_\_\_\_\_ Co-Borrower

**Protect Your Loan With: Credit Life & Disabilities Insurance**

Big Horn Federal offers a Loan Protection Plan that insures the payments and the amount of your loan. Your Big Horn Federal representative can help you choose the option that best serves your needs. Enrollment is not required as a condition for obtaining the loan. Select from the types of coverages below:

**Single Credit Life Insurance?**  Yes  No     
 **Single Credit Disability Insurance?**  Yes  No  
**Joint Credit Life Insurance?**  Yes  No

If you checked yes, the Association will disclose the cost of this voluntary insurance to you. A separate insurance election which discloses the terms and conditions of the credit insurance must be signed in order for the coverage to become effective.

**Read this statement before you sign this application**  
 All of the information I've given on this application is true and correct. I understand that you'll confirm the information and retain the application whether or not my application is approved.

You are also authorized to obtain information on my credit, employment and financial condition. You can answer questions and requests from others like stores or credit reporting agencies for credit and experience information about me and my account with you.

I agree to be bound by the Credit Agreement and Disclosures covering this/these Accounts. If this application is for a Joint Account this statement applies to both of us.

Your Signature	Date
Co-Applicant's Signature	Date

**BANK USE - TO BE COMPLETED BY BIG HORN FEDERAL**

**DESCRIPTION OF COLLATERAL**

New  } Year \_\_\_\_\_ Make \_\_\_\_\_  
 Used  } Model \_\_\_\_\_  
 Serial Number \_\_\_\_\_  
 Mileage \_\_\_\_\_  
 NADA Book Value / Purchase Price \$ \_\_\_\_\_

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New  } Year \_\_\_\_\_ Make \_\_\_\_\_  
 Used  } Model \_\_\_\_\_  
 Serial Number \_\_\_\_\_  
 Mileage \_\_\_\_\_  
 NADA Book Value / Purchase Price \$ \_\_\_\_\_

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Loan Requested \$ \_\_\_\_\_ % to Value \_\_\_\_\_

**BUDGET ANALYSIS**

1 Total Monthly Income .....	
Total Housing Expense .....	_____
Payments on All Debts .....	_____
Payments for this Loan.....	_____
2 Total All Payments.....	
Debt to Income Ratio (Line 2 Divided by Line 1).....	_____ %
Comments:	_____

**LOAN DISPOSITION**

OFAC CHECK	YES/NO
Loan <input type="checkbox"/> Approved <input type="checkbox"/> Rejected	Amount\$
Automatic Payments <input type="checkbox"/> Coupons <input type="checkbox"/>	
Interest Rate:	%
Term: _____ Months - Payment \$ _____	1st Due: _____
Approved by _____	Date _____