

# **COMMERCIAL** LOAN APPLICATION

BIG HORN FEDERAL SAVINGS BANK Greybull, Powell, Thermopolis, Cody, Worland, Lovell

Account Number

### PURPOSE OF LOAN

### LOAN REQUEST

AMOUNT REQUESTED\$ MONTHS NEEDED

Please decide whether you would like:

 $\hfill\square$  A joint account with your spouse

□ An individual account

□ A joint account with someone other than your spouse (Send us separate applications, attached together)

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ADDRESS OF RESIDENCE	MORTGA	AGE HOLDER	ADDRE	ADDRESS OF MORTGAGE HOLDER			ACCOUNT NUMBER					
PRESENT VALUE	D P	URCHASE PRICE	BALA	BALANCE FINANCED		MONTHLY PAYME		PRESI	SENT BALANCE			
				NSURA	NCE							
Agent: AUT		LIFE INSURANCE - COMPANY AND ADDRESS										
Address:												
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Phone:		TYPE	TYPE FACE AMOUNT			CASH VALUE						
Carrier:												
Policy #:												
			PERSON	NAL RE	FERENCES	6						
NAME OF NEAREST RELATI LIVING WITH YOU O PERSONAL REFERENC	NSHIP		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 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

statement applies to both of us.

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? 
Ves 
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

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

Total Housing Expense							
Payments on All Debts							
Debt to Income Ratio     (Line 2 Divided by Line 1)%     Comments:							
LOAN DISPOSITION							
ed Amount\$							
1st Due:							
5							