NATIONAL BANK OF C	COXSACKIE, 3-7	REED STREET,	COXSACKIE, I	NY 12051-0400
--------------------	----------------	--------------	--------------	---------------

CHECK BOX FOR JOINT ACCOUNT: [] If you are applying for a joint account or an account that you and another person will use, complete all sections, providing information in Section C on reverse side, about the Joint Applicant or user.
We intend to apply for Joint Credit.

Consumer Loan Application

Applicant

· Co-Applicant

		TION D halam for correct	:			
WHAT KIND OF CREDIT WOULD YOU	•	•	,			
[] OVERDRAFT LINE OF CREDIT []	PERSUNAL LINE (
AMOUNT REQUESTED \$	and material information according to the	CHECKING AG	CCI. NO		D. OF MONTHS	
SECTION A			TELL US ABOUT YOUR BANK	ACCOUNTS		
PLEASE TELL US ABOUT YOURSELF. (AP	PLICANT)		[] CHECKING [] SAVINGS ACCO		ACCOUNT NUMBER(S)	
NAME (Include Jr., Sr., III, if applicable) DATE OF BIRTH				()		
			ADDRESS			
PRESENT ADDRESS (No. & Street)		APT. NUMBER				
			[] CHECKING [] SAVINGS ACCO	UNT WITH:	ACCOUNT NUMBER(S)	
CITY STATE		ZIP COUNTY				
TELEPHONE (Inc. area code) HOW	LONG AT THE ABOVE	SOCIAL SECURITY NUMBER	ADDRESS			
ADDR		SUCIAL SECORTI I NUMBER				
<u>()</u>			TELL US ABOUT YOUR CREDI	IT REFERENCES.		
DO NOT COMPLETE THIS SECTION IF APPL			CREDITOR		UNPAID BALANCE	
MARITAL STATUS: [] MARRIED [] UNMARRIED [] SEPARATED	O (INCLUDES SINGLE, DI	VORCED, AND WIDOWED)			\$	
PREVIOUS ADDRESS (If less than 3 years at current add	ress)		ACCOUNT NUMBER		MONTHLY PAYMENT	
					\$	
DEPENDENTS	PENDENTS HOW MANY YEARS AT THIS		- CREDITOR		UNPAID BALANCE	
ADDRESS?					\$	
LIST ANY OTHER NAMES UNDER WHICH YOU HAVE APPI	IED FOR OR BEEN GRAN	NTED CREDIT:	ACCOUNT NUMBER	MONTHLY PAYMENT \$		
			— CREDITOR		UNPAID BALANCE \$	
			ACCOUNT NUMBER		MONTHLY PAYMENT	
PLEASE PROVIDE US WITH HOUSING INFO	ORMATION.				\$	
[] LIVE WITH PARENTS [] RENT MONTHLY PAYME			CREDITOR		UNPAID BALANCE	
[] OWN MONTHLY MORTGAGE (Inc. Taxes) \$					\$	
BALANCE ON MORTGAGE \$			ACCOUNT NUMBER		MONTHLY PAYMENT	
WE'D LIKE TO KNOW ABOUT YOUR INCOM	Ε.				\$	
EMPLOYER			WERE YOU EVER BANKRUPT OR HAD ANY JUDGMENTS, LIENS OR LEGAL PROCEEDINGS AGAINST YOU?			
EMPLOYER'S ADDRESS			[] YES [] NO			
					ony, child support or separate	
LENGTH OF EMPLOYMENT	EMPLOYER'S TELEP	PHONE NO.	 maintenance payments unles 	s you are relying on such i		
YEARS MONTHS	()		DESCRIBE SOURCE OF OTHER INCOME:		TOTAL GROSS MONTHLY INCOME \$	
OCCUPATION/POSITION				200	ψ 	
			A PERSONAL REFERENCE.	A PERSONAL REFERENCE.		
MONTHLY GROSS SALARY	EMPLOYEE I.	.D. NO. (If any)	NAME OF NEAREST RELATIVE NOT LIVIN	NG WITH YOU		
\$						
PREVIOUS EMPLOYER (If less than 3 years at present emp	bloyer)		ADDRESS (NO. & STREET)			
PREVIOUS EMPLOYER'S ADDRESS			CITY	STATE	ZIP	
				TELEDUONE MUN		
LENGTH OF EMPLOYMENT		ER'S TELEPHONE NO.	RELATIONSHIP	TELEPHONE NUME	3EK	
YEARS MONTHS	()					

SECTION B COMPLETE THIS SECTION FOR AN AUTO/RECREATIONAL VEHICLE/MOBILE HOME/ TRUCK/BOAT LOAN

,

NAME OF SELLER					CITY	STATE	ZIP
ADDRESS (NO. & STREET)					-		
					DATE PROPERTY PURCHASED	GROSS MONTHLY	INCOME OF APPLICANT
CITY	STATE		Z	ZIP			
			PURCHASE PRICE	ESTIMATED VALUE	ESTIMATED VALUE		
SERIAL NUMBER							
MAKE/MODEL		YEAR		[] NEW	COMPLETE THIS SECTION FOR	A HOME IMPROVEMENT LC	JAN.
		12011		[]USED	ADDRESS OF PROPERTY TO BE IMPROVED	D (NO. & STREET)	
PURCHASE PRICE	DOWN PAYMENT			O BE FINANCED			
\$	() \$		(=) \$		CITY	STATE	ZIP
AUTO/RECREATIONAL VEHI	CLE/MOBILE HOME/TRUC	K ONLY					
NAME TO APPEAR ON TITLE CERTIFICA	TE (TITLE HOLDER TO SIGN SECURI	TY AGREEMEN	IT)		PROPERTY OWNER(S) — ALL OWNERS M	UST BE PRESENT AT CLOSING	
ADDRESS (NO. & STREET)					1		
CITY	STATE		Z	IP	2		
					DATE PURCHASED	PRESENT VA	ALUE
BOAT ONLY LENGTH	TYPE []SINGLE []INBO)ARD []TW	/IN []I/O		DESCRIBE THE IMPROVEMENT(S) PLANNI		
ENGINE MAKE		H.P.	YEA	IR			
HULL/SERIAL NUMBER					-	······································	
BOAT REGISTRATION/DOCUMENTATION NUMBER (DOCUMENTED OWNER TO SIGN SECURITY AGREEMENT)							
						v	
PERSONAL LOAN (DESCRIBE)						
OT FOR USE IN CALIFORNIA, OF Anconsumer form US 3 (Rev. 1/04					R IMPORTANT NOTICES		©2004 BANCONSUMER SERVICE, I

SECOND MORTGAGE:

ADDRESS (NO. & STREET)

-

(OWNER OCCUPIED []YES []NO REFINANCING []YES []NO)

SECTION C

	PLEASE TELL US ABOUT YOURSELF.	(IOINT APPLICANT	USER OR OTHER PARTY	V)	TELL US ABOUT YOUR BA	NK ACCOUNTS.		
PRESENT ADDRESS (No. & Street) APT. NUMBER CITY STATE CITY STATE CITY STATE CITY STATE CITY STATE COUNTY MON LONG AT THE ABOVE DOROT COMPLETE HOW LONG AT THE ABOVE DOROT COMPLETE HOW LONG AT THE ABOVE DOROT COMPLETE THEL US ABOUT YOUR CREDIT REFERENCES. DO NOT COMPLETE FINIS ARATILA STATUS I J SEPARATED PREVIOUS ADDRESS (If less than 3 years at current address) GREDITOR DEPENDENTS ADURESS CHUBREN ADURESS COUNT NUMBER S ACCOUNT NUMBER S CHUBREN ADURTS COUNT NUMBER S CACOUNT NUMBER S CACOUNT NUMBER S CHUBREN ADURTS I J OWN MANTHY PARKETS S ACCOUNT NUMBER S I J OWN MONTHY PARKETS J LIST AN OTHER NAMES UNDER WORTAGE (IRC.		,	[] CHECKING [] SAVINGS A	CCOUNT WITH:		ACCOUNT NUMBER(S)		
PRESENT ADDRESS (No. & Street) APT. NUMBER CITY STATE ZIP OUNITY TELEPHONE (Inc. area code) HOW LONG AT THE ABOVE ADDRESS? SOCIAL SECURITY NUMBER DO NOT COMPLETE THIS SECTION IF APPLYING FOR INDIVIDUAL UNSECURED CREDIT. MARTIAL STATUS HOW LONG AT THE ABOVE ADDRESS? SOCIAL SECURITY NUMBER DO NOT COMPLETE THIS SECTION IF APPLYING FOR INDIVIDUAL UNSECURED CREDIT. MARTIAL STATUS I MARRED (I) UMMARRED (I) UMMAR	NAME (Include Jr., Sr., III, if applicable)			H .				
CITY STATE ZIP COUNTY ACCOUNT NUMBER ACCOUNT NUMBER TELEFHONE (Inc. area code) HOW LONG AT THE ABOVE ADDRESS? SOCIAL SECURITY NUMBER ADDRESS (ADDRESS			
CITY STATE ZUP COUNTY IELEPHONE (Inc. area code) HOW LONG AT THE ABOVE ADDRESS? SOGAL SECURITY NUMBER ADDRESS () ISEPARATEO I UNMARRIED (INCLUDES SINCLE, DIVORED, AND WIDOWED) ISEPARATEO I UNPAID BALANCE ARITIAL STATUS I JAMOREDO I UNMARRIED (INCLUDES SINCLE, DIVORED, AND WIDOWED) ACCOUNT NUMBER MONTHLY PAYMENT PREVIOUS ADDRESS (If less than 3 years at current address) MONTHLY PAYMENT S CHILDREN ADULTS HOW MANY YEARS AT THIS ADDRESS? MONTHLY PAYMENT ILIST ANY OTHER NAMES UNDER WHICH YOU HAVE APPLIED FOR OR BEEN GRANTED CREDIT: CREDITOR UNPAID BALANCE ILIST ANY OTHER NAMES UNDER WHICH YOU HAVE APPLIED FOR OR BEEN GRANTED CREDIT: CREDITOR UNPAID BALANCE ILIST ANY OTHER NAMES UNDER WHICH YOU HAVE APPLIED FOR OR BEEN GRANTED CREDIT: CREDITOR UNPAID BALANCE ILIST ANY OTHER NAMES UNDER WHICH YOU HAVE APPLIED FOR OR BEEN GRANTED CREDIT: CREDITOR UNPAID BALANCE ILIST ANY OTHER NAMESUNGER (INC. Taxes) \$ ACCOUNT NUMBER \$ ILIST ANY OTHER NAMES UNDER WHICH YOU HAVE APPLIED FOR OR BEEN GRANTED CREDIT: CREDITOR UNPAID BALANCE ILIST ANY OTHER NAMES UNDER WHICH YOU HAVE APPLIED FOR OR BEEN GRANTED CREDIT: CREDITOR UNPAID BALANCE ILIST ANY OTHER NAMESUNGER (INC. Taxes) \$ ACCOUNT NUMBER \$	PRESENT ADDRESS (No. & Street)		AFT. NUMBER	-				
TELEPHONE (Inc. area code) HOW LONG AT THE ABOVE ADURESS? SOCIAL SECURITY NUMBER () ADDRESS TELL US ABOUT YOUR CREDIT REFERENCES. CONTOR UNPAID BALANCE () I MARRIED (I) UNMARRIED (INCLUDES SINGLE, DIVORCED, AND WIDOWED) ACCOUNT NUMBER MONTHLY PAYMENT PPEVIOUS ADDRESS (I less than 3 years at current address) MONTHLY PAYMENT CREDITOR MONTHLY PAYMENT CHOREN	CITY STAT	F	ZIP COL		[] CHECKING [] SAVINGS A	CCOUNT WITH:		ACCOUNT NUMBER(S)
TELEPHONE (Inc. area code) MOV LONG AT THE ABOVE ADDRESS? SOCIAL SECURITY NUMBER () TELL US ABOUT YOUR CREDIT REFERENCES. () MARRIED IUNPAID BALANCE S DO NOT COMPLETE THIS SECTION IF APPLYING FOR INDIVIDUAL UNSECURED CREDIT. I SEPARATED INPAID BALANCE S SOCIAL SECURITY NUMBER RRITIL STATUS [] MARRIED [] UNPAID BALANCE S RRITIL STATUS [] MARRIED [] UNPAID BALANCE S DEPENDENTS ADDRESS? ADDRESS? ACCOUNT NUMBER S		-		-				
(TELEPHONE (Inc. area code)		SOCIAL SECURITY NUMBE	R	ADDRE22			
D0 NOT COMPLETE THIS SECTION IF APPLYING FOR INDIVIDUAL UNSECURED CREDIT. MARITAL STATUS: CREDITOR UNPAID BALANCE MARITAL STATUS: I JUMRARIED INCLUES SINGLE, DIVORCED, AND WIDOWEDI ACCOUNT NUMBER S PREVIOUS ADDRESS (If less than 3 years at current address) CREDITOR UNPAID BALANCE CHOREN ADULTS CREDITOR UNPAID BALANCE CHOREN ADULTS CREDITOR UNPAID BALANCE CHOREN ADULTS CREDITOR UNPAID BALANCE LIST ANY OTHER NAMES UNDER WHICH YOU HAVE APPLIED FOR OR BEEN GRANTED CREDIT: CREDITOR UNPAID BALANCE CHARGE S MONTHLY PAYMENT \$ CREDITOR UNPAID BALANCE LIST ANY OTHER NAMES UNDER WHICH YOU HAVE APPLIED FOR OR BEEN GRANTED CREDIT: CREDITOR UNPAID BALANCE CISTOR UNPAID BALANCE MONTHLY PAYMENT \$ ACCOUNT NUMBER PLEASE PROVIDE US WITH HOUSING INFORMATION. CREDITOR UNPAID BALANCE I JOWN MONTEGRE S MONTHLY PAYMENT \$ ACCOUNT NUMBER WE'D UIKE TO KNOW ABOUT YOUR INCOME. MONTHLY PAYMENT \$ S EMPLOYER EMPLOYER STELEPHONE NO. () MONTHLY PAYMENT \$ EMPLOYER S ADDRESS CCEUTION/POSITION A PERSONAL REFERENCE. MONTHLY PAYMENT \$ Years MONTHS OCCUPATION/POSITION A PERSONAL REFERENCE.	()	ADDRESS?				EDIT REFERENCES		
MARITAL STATUS: [] JARRIED [] UNMARRIED (INCLUDES SINGLE, DIVORCED, AND WIDOWED) ACCOUNT NUMBER MONTHLY PAYMENT PREVIOUS ADDRESS (If less than 3 years at current address) CREDITOR UNPAID BALANCE S DEPENDENTS ADDRESS (If less than 3 years at current address) MONTHLY PAYMENT S	DO NOT COMPLETE THIS SECTION IF	APPLYING FOR INDIV	IDUAL UNSECURED CREI			EDIT REFERENCES.		UNPAID BALANCE
PREVIOUS ADDRESS (If less than 3 years at current address) \$ DEPENDENTS HOW MANY YEARS AT THIS ADDRESS? ACCOUNT NUMBER UNPAID BALANCE	MARITAL STATUS: [] MARRIED [] UNM							
PHENOUS ADDRESS Intest that 3 years at current address) Image: CREDITOR UNPAID BALANCE DEPENDENTS ADDRESS ACCOUNT NUMBER \$ LIST ANY OTHER NAMES UNDER WHICH YOU HAVE APPLIED FOR OR BEEN GRANTED CREDIT: CREDITOR UNPAID BALANCE Ist any other NAMES UNDER WHICH YOU HAVE APPLIED FOR OR BEEN GRANTED CREDIT: CREDITOR UNPAID BALANCE Ist any other NAMES UNDER WHICH YOU HAVE APPLIED FOR OR BEEN GRANTED CREDIT: CREDITOR UNPAID BALANCE Ist any other NAMES UNDER WHICH YOU HAVE APPLIED FOR OR BEEN GRANTED CREDIT: CREDITOR UNPAID BALANCE Ist any other NAMES UNDER WHICH YOU HAVE APPLIED FOR OR BEEN GRANTED CREDIT: CREDITOR UNPAID BALANCE I JUNE WITH PARENTS [] RENT MONTHLY PAYMENT \$					ACCOUNT NUMBER			
DEPENDENTS HOW MANY YEARS AT THIS ADDRESS? ACCOUNT NUMBER MONTHLY PAYMENT \$ LIST ANY OTHER NAMES UNDER WHICH YOU HAVE APPLIED FOR OR BEEN GRANTED CREDIT: CREDITOR UNPAID BALANCE \$ CREDITOR UNPAID BALANCE \$ PLEASE PROVIDE US WITH HOUSING INFORMATION. UNPAID BALANCE \$ [] UVE WITH PARENTS [] RENT MONTHLY PAYMENT \$	PREVIOUS ADDRESS (If less than 3 years at curr	ent address)		-				
					CREDITOR			
LIST ANY OTHER NAMES UNDER WHICH YOU HAVE APPLIED FOR OR BEEN GRANTED CREDIT: Image: credition Image: credition </td <td></td> <td></td> <td></td> <td>-</td> <td>ACCOUNT NUMBER</td> <td>La construir de la Maria</td> <td></td> <td>MONTHLY PAYMENT</td>				-	ACCOUNT NUMBER	La construir de la Maria		MONTHLY PAYMENT
CREDITOR UNPAID BALANCE PLEASE PROVIDE US WITH HOUSING INFORMATION. ACCOUNT NUMBER I JUVE WITH PARENTS [] RENT MONTHLY PAYMENT \$								
ACCOUNT NUMBER MONTHLY PAYMENT PLEASE PROVIDE US WITH HOUSING INFORMATION. UNPAID BALANCE [] LIVE WITH PARENTS [] RENT MONTHLY PAYMENT \$	LIST ANY OTHER NAMES UNDER WHICH YOU HA	IVE APPLIED FOR OR BEEN GR	ANTED CREDIT:	-	CREDITOR			
PLEASE PROVIDE US WITH HOUSING INFORMATION. \$ [] LIVE WITH PARENTS [] RENT_MONTHLY PAYMENT \$								•
[] LIVE WITH PARENTS [] RENT MONTHLY PAYMENT \$					ACCOUNT NUMBER			
I LIVE WITH PARENTS I RENT MONTHLY PAYMENT \$	PLEASE PROVIDE US WITH HOUSIN	G INFORMATION.		-				•
BALANCE ON MORTGAGE \$	[] LIVE WITH PARENTS [] RENT MONTHLY PAYMENT \$			(CREDITOR			
BALANCE ON MORTGAGE \$	[] OWN MONTHLY MORTGAGE (Inc. Taxes) \$ _			-	ACCOUNT NUMBER			MONTHLY PAYMENT
EMPLOYER EMPLOYER'S TELEPHONE NO. [] YES [] NO EMPLOYER'S ADDRESS OTHER INCOME: DO NOT REVEAL income from alimony, child support or maintenance payments unless you are relying on such income to repay this a DESCRIBE SOURCE OF OTHER INCOME: TOTAL GROSS MONTHLY LENGTH OF EMPLOYMENT OCCUPATION/POSITION \$ YEARS MONTHS A PERSONAL REFERENCE. MONTHLY GROSS SALARY EMPLOYEE I.D. NO. (If any) NAME OF NEAREST RELATIVE NOT LIVING WITH YOU \$	BALANCE ON MORTGAGE \$							\$
EMPLOTER () EMPLOYER'S ADDRESS OTHER INCOME: DO NOT REVEAL income from alimony, child support or maintenance payments unless you are relying on such income to repay this a DESCRIBE SOURCE OF OTHER INCOME: LENGTH OF EMPLOYMENT OCCUPATION/POSITION YEARS MONTHS MONTHLY GROSS SALARY EMPLOYEE I.D. NO. (If any) \$ A PERSONAL REFERENCE. NAME OF NEAREST RELATIVE NOT LIVING WITH YOU \$ PREVIOUS EMPLOYER (If less than 3 years at present employer)	WE'D LIKE TO KNOW ABOUT YOUR I	NCOME.			WERE YOU EVER BANKRUPT OR H	AD ANY JUDGMENTS, LIENS OF	R LEGAL PROCE	EDINGS AGAINST YOU?
EMPLOYER'S ADDRESS maintenance payments unless you are relying on such income to repay this a LENGTH OF EMPLOYMENT OCCUPATION/POSITION YEARS MONTHS MONTHLY GROSS SALARY EMPLOYEE I.D. NO. (If any) \$	EMPLOYER	l	EMPLOYER'S TELEPHONE NO.	50	[] YES [] NO		100	
LENGTH OF EMPLOYMENT OCCUPATION/POSITION \$ YEARS MONTHS A PERSONAL REFERENCE. MONTHLY GROSS SALARY EMPLOYEE I.D. NO. (If any) \$)	(OTHER INCOME: DO NO	T REVEAL income fro	om alimony	, child support or separate
LENGTH OF EMPLOYMENT OCCUPATION/POSITION \$ YEARSMONTHS MONTHLY GROSS SALARY EMPLOYEE I.D. NO. (If any) \$ PREVIOUS EMPLOYER (If less than 3 years at present employer) ADDRESS (NO. & STREET)	EMPLOYER'S ADDRESS							
YEARSMONTHS A PERSONAL REFERENCE. MONTHLY GROSS SALARY EMPLOYEE I.D. NO. (If any) \$ PREVIOUS EMPLOYER (If less than 3 years at present employer) ADDRESS (NO. & STREET)				L	DESCRIBE SOURCE OF OTHER INCO	ME:		TOTAL GROSS MONTHET INCOME
MONTHLY GROSS SALARY EMPLOYEE I.D. NO. (If any) NAME OF NEAREST RELATIVE NOT LIVING WITH YOU \$	LENGTH OF EMPLOYMENT	OCCUPAT	ION/POSITION				\$	
\$ ADDRESS (NO. & STREET)	YEARS <u>MONTHS</u>							
	MONTHLY GROSS SALARY	EMPLOYE	E I,D, NO, (If any)	1	NAME OF NEAREST RELATIVE NOT I	IVING WITH YOU		
	\$							
PREVIOUS EMPLOYER'S ADDRESS CITY STATE ZIP	PREVIOUS EMPLOYER (If less than 3 years at pres	sent employer)		ŀ	ADDRESS (NO. & STREET)			
rnevious emifloren s'autoress Viii State Zir						QTATE		710
v	LUENIOUS EMILLUTEU S ANNKESS			(SIMIL	۵·	211
LENGTH OF EMPLOYMENT PREVIOUS EMPLOYER'S TELEPHONE NO. RELATIONSHIP TELEPHONE NUMBER	LENGTH OF EMPLOYMENT	PREVIOUS EMPL	OYER'S TELEPHONE NO.	R	RELATIONSHIP	TELEPH	IONE NUMBER	
YEARS MONTHS () ()	YEARS MONTHS	()				()	

,

(INFORMATION FOR GOVERNMENT MONITORING PURPOSES BELOW, SHOULD ONLY BE COMPLETED FOR HUME IMPROVEMENT, REFINANCE AND MUBILE HUME LUANS.) INFORMATION FOR GOVERNMENT MONITORING PURPOSES.

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.)

APPLICANT:	[] I do not wish to furnish this information.			CO-APPLICANT:	[] I do not wish to furnish this information.			
Ethnicity:	[] Hispanic or Latino	[] Not Hispanio	c or Latino	Ethnicity:	[] Hispanic or Latino	[] Not Hispan	ic or Latino	
Race:	[] American Indian or Alaska Native	[] Asian	[] Black or African American	Race:	[] American Indian or Alaska Native	[] Asian	[] Black or African American	
	[] Native Hawaiian or other Pacific Islander	[] White			[] Native Hawaiian or other Pacific Islander	[] White		
Sex:	[] Female	[] Male		Sex:	[] Female	[] Male		

CERTIFICATION AND SIGNATURE(S): 1 (We) certify that the information stated is complete and accurate, and has been furnished by me (us) knowing that you intend to rely on it in considering my (our) application. I (We) understand that you may request a consumer report in connection with this application and for purposes of updating, renewing or extending further credit, taking collection action on my loan, or other legitimate purposes associated with my loan, and, if I (we) ask, I (we) will be informed whether or not such a report was requested and, if so, the name and address of the consumer reporting agency that furnished the report. I (We) also authorize you to check my (our) employment history.

[] Please deduct my (our) monthly loan payment automatically from my (our) Personal Checking/Money Market Checking/NOW Account No.

NOTICE TO GUARANTOR: If you are providing information to the Lender on this Application for the purpose of acting as a guarantor for one or more primary applicant(s) and the Lender determines that you, as a guarantor, do not meet the credit underwriting standards for this particular loan and/or amount, be advised that the Lender is required by law to, and will, provide an adverse action notice detailing the specific reasons for the credit denial *directly* to the primary applicant(s) and not to you.

As a guarantor, be prepared to share any specific reasons for adverse action based on your credit history with the primary applicant(s). If you are unwilling to share this information, you should not complete this application in the capacity of guarantor.

By completing and submitting this application as guarantor, you are authorizing the Lender to share the specific reasons for adverse action with the primary applicant(s) in the event this application is denied.

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.

IMPORTANT: THIS APPLICATION MUST BE SIGNED AND DATED BELOW, BEFORE IT CAN BE PROCESSED.

SIGNATURE OF APPLICANT	DATE	SIGNATURE OF CO-APPLICANT OR OTHER (WHEN APPLICABLE)	DATE
	DAIL	SIGNATORE OF CO-AFFEIGANT OR OTHER (WHEN AFFEIGABLE)	DATE

IF THE CREDIT IS TO BE USED FOR SECOND MORTGAGE, HOME IMPROVEMENT, OR THE PURCHASE OF AN AUTOMOBILE, MOBILE HOME, RECREATIONAL VEHICLE OR BOAT, WE NEED TO KNOW YOUR:

INSURANCE AGE	ENT'S NAME			TELEPHONE NUMBER						
INSURANCE AGE	ENT'S ADDRESS (NO. & STREET)	СІТҮ		STATE	ZIP					
	Identification:									
FOR BANK USE ONLY	Interviewer's Signature:									
	BRANCH R/C (FOR CRA REPORTING) PROPERTY LOCATI		DATE RECEIVED	ACCOUNT NUMBE						
	MSA Number	State Code	Co	unty Code	Census Tract					

BANCONSUMER FORM US 3 (Rev. 1/04)