



APPLICATION FOR CREDIT

MEMBER FDIC

Product Name: _____

AMOUNT \$	RATE & TERM /	LOAN PURPOSE	AMOUNT USED FOR HOME IMPROVEMENT
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CUSTOMER INFORMATION

Please check whether you want Individual or Joint Credit with a Co-Applicant. If you apply for Individual Credit, information about your spouse/ex-spouse need not be revealed unless you are relying on income from alimony, child support, or separate maintenance, or on the income or assets of your spouse/ex-spouse as basis for repayment. Married applicants may apply for separate credit.

PERSONAL INFORMATION - BORROWER				PERSONAL INFORMATION - CO-BORROWER			
First Name	Initial	Last Name		First Name	Initial	Last Name	
Social Security No.		Date of Birth		Social Security No.		Date of Birth	
Present Address:				Present Address:			
City:		State:	ZIP:	City:		State:	ZIP:
Years:	Months:	Home Ph. #:		Years:	Months:	Home Ph. #:	
Previous Address (if less than 2 years at present address) How long? /				Previous Address (if less than 2 years at present address) How long? /			
<input type="checkbox"/> Rent <input type="checkbox"/> Live with Other <input type="checkbox"/> Own				Rent/Mortgage Payment \$ _____ Mortgage Balance \$ _____ Present Market Value \$ _____			

EMPLOYMENT

Name and Address of Employer:	Years: Months:	Name and Address of Employer:	Years: Months:
Business Phone:	Position:	Business Phone:	Position:

PREVIOUS EMPLOYMENT (If less than 2 years at present job)

Employer	Position	Years	Employer	Position	Years
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Stated income is subject to verification **DESCRIBE INCOME: NOTICE** Income need not be revealed if it is not to be considered as a basis for repaying this loan

Gross Monthly Income \$ _____	Gross Monthly Income \$ _____
Other Income \$ _____ Describe: _____	Other Income \$ _____ Describe: _____
Total Gross Monthly Income \$ _____	Total Gross Monthly Income \$ _____

Name of nearest relative not living with you	Relationship	Relative's address (including street, city, state, ZIP)	Phone Number

FINANCIAL INFORMATION

Banking Relationships <input type="checkbox"/> Checking - Name of Institution _____ <input type="checkbox"/> Savings - Name of Institution _____	Banking Relationships <input type="checkbox"/> Checking - Name of Institution _____ <input type="checkbox"/> Savings - Name of Institution _____
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Are you obligated to pay alimony, child support or separate maintenance? BORROWER Yes No CO-BORROWER Yes No If yes, how much? _____

COLLATERAL COMPLETE ONLY IF APPLYING FOR VEHICLE LOAN

<input type="checkbox"/> New <input type="checkbox"/> Used	Year # of Cyl.	Make	Model	Dealer Name & Phone #:	Sales Person:
Mileage	VIN #				

CERTIFICATION / AUTHORIZATION

I certify the above information is complete and accurate. I authorize an investigation of my credit and employment history and the release of any and all information collected to and between First Banks, Inc. and its affiliates. CA Residents recognize that the lender cannot require hazard insurance coverage in excess of the replacement value of the improvements.

Date: _____

Date: _____



We intend to apply for Joint Credit Applicant Initials _____ Co-Applicant Initials _____

FOR BRANCH USE ONLY	Application taken by:	Auto Debit	Credit Life	<input type="checkbox"/> Single Life	<input type="checkbox"/> Single Life & A&H	<input type="checkbox"/> None
	<input type="checkbox"/> Phone <input type="checkbox"/> Face to Face <input type="checkbox"/> Mail	<input type="checkbox"/> Yes <input type="checkbox"/> No Acct. #	Insurance:	<input type="checkbox"/> Joint Life	<input type="checkbox"/> Joint Life & Single A&H	

DATE:	APPLICATION TAKEN BY:	BRANCH/DEPT. #:	CLOSING BRANCH:
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COMPLETE THIS SECTION ONLY IF APPLYING FOR:

- ANY CONSUMER LOAN, IF THE PROCEEDS ARE FOR HOME IMPROVEMENTS
- HOME EQUITY LOANS (excluding Lines of Credit), IF ANY PORTION IS USED FOR HOME PURCHASE OR HOME IMPROVEMENTS
- REFINANCE, IF LOAN APPLIED FOR AND LOAN BEING PAID OFF ARE BOTH SECURED BY A DWELLING

(Information for Government monitoring purposes)

The following information is requested by the Federal Government if this loan is related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing laws 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 neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish it, under Federal regulations this lender is required to note ethnicity, race and sex on the basis of visual observation or surname. If you do not wish to furnish the information below, please initial below.

CO-BORROWER	
I do not wish to furnish this information (initials) _____	I do not wish to furnish this information (initials) _____
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> Info not provided by applicant in mail, internet, or telephone application	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> Info not provided by applicant in mail, internet, or telephone application
Race (you may check as many categories as applicable): <input type="checkbox"/> Black or African American <input type="checkbox"/> Asian <input type="checkbox"/> White <input type="checkbox"/> American Indian/Alaska Native <input type="checkbox"/> Nat. Hawaiian/Other Pac. Islander <input type="checkbox"/> Info not provided by applicant in mail, internet, or telephone application	Race (you may check as many categories as applicable): <input type="checkbox"/> Black or African American <input type="checkbox"/> Asian <input type="checkbox"/> White <input type="checkbox"/> American Indian/Alaska Native <input type="checkbox"/> Nat. Hawaiian/Other Pac. Islander <input type="checkbox"/> Info not provided by applicant in mail, internet, or telephone application
Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Not Provided	Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Not Provided