

# Consumer Loan Application



EMAIL ONLY IF SENT SECURELY

**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.

- I am applying for individual credit.  
 We are applying for joint credit.

**What this means to 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 identifying documents.

Applicant Initials

Co-Applicant Initials

Amount Requested				Term Mo/Yr				Payment Date Requested							
Purpose				Collateral				Value							
First Name		Middle Name		Last Name		Jr./Sr.		First Name		Middle Name		Last Name		Jr./Sr.	
Are you a <b>member</b> of the armed forces who is serving on active duty or on active Guard or Reserve duty?				No		Yes		Are you a <b>member</b> of the armed forces who is serving on active duty or on active Guard or Reserve duty?				No		Yes	
Are you a <b>dependent</b> of the armed forces who is serving on active duty or on active Guard or Reserve duty?				No		Yes		Are you a <b>dependent</b> of the armed forces who is serving on active duty or on active Guard or Reserve duty?				No		Yes	
Mailing address				Email address				Mailing address				Email address			
City		State		Zip				City		State		Zip			
Physical address <input type="checkbox"/> Own <input type="checkbox"/> Rent				Time at address (yy/mm)				Physical address <input type="checkbox"/> Own <input type="checkbox"/> Rent				Time at address (yy/mm)			
City		State		Zip				City		State		Zip			
Former Address (If Less Than 2 Years At Current Address)				Time at address (yy/mm)				Former Address (If Less Than 2 Years At Current Address)				Time at address (yy/mm)			
City		State		Zip				City		State		Zip			
Social Security No.				Home Phone/Cell Number				Social Security No.				Home Phone/Cell Number			
Date Of Birth		Drivers License #		DL State				Date Of Birth		Drivers License #		DL State			

## APPLICANT'S OCCUPATION

## CO-APPLICANT'S OCCUPATION

*We may request up to two years of income tax returns if self-employed or two years of W-2's if seasonally employed.*

Employer				Employer							
Address		Work phone number		Address		Work phone number					
How long Years	Months	Position		How long Years	Months	Position					
Former employer/position		How long Years		Months		Former employer/position		How long Years		Months	

## APPLICANT'S INCOME

## CO-APPLICANT'S INCOME

*List sources of income below. Income from alimony or child support payments need not be revealed if you do not wish to have it considered as a basis for repaying this obligation*

Gross monthly salary				Gross monthly salary			
Bonus and commissions				Bonus and commissions			
Net rental income				Net rental income			
Monthly dividend income				Monthly dividend income			
Other				Other			
Other				Other			
<b>MONTHLY TOTAL</b>		<b>\$</b>		<b>MONTHLY TOTAL</b>		<b>\$</b>	

# REAL ESTATE OWNED

NOTE: Attach additional sheets if necessary. Indicate in whose name the account is held.

Description	Purchase Date	Mortgage Holder	Current Value	Current Balance	Net Rental Income	Monthly Payment

# FINANCIAL STATEMENT

Assets	Current Value		Debt Outstanding	Monthly Payment	Balance
Checking Account Balance			Monthly rent/mortgage payment		
Savings Account Balance			Credit card (list)		
Market value of stocks/bonds					
Real Estate (see real estate owned)			Other real estate loans		
Automobile yr            model make			Auto loan		
Automobile yr            model make			Auto loan		
Boat/recreational vehicle    yr    make			Alimony/child support		
Profit sharing/retirement			Other debt		
Personal property					
Other assets (describe)					
<b>TOTAL</b>	<b>\$</b>		<b>MONTHLY TOTAL</b>	<b>\$</b>	<b>\$</b>

## APPLICANT—ADDITIONAL INFORMATION

## CO-APPLICANT—ADDITIONAL INFORMATION

Are you a co-signer, endorser, or guarantor on any loan or contract?  YES <input type="checkbox"/> NO <input type="checkbox"/>	If "YES" for whom?  To whom owed?	Are you a co-signer, endorser, or guarantor on any loan or contract?  YES <input type="checkbox"/> NO <input type="checkbox"/>	If "YES" for whom?  To whom owed?
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I authorize Vintage Bank Kansas to automatically deduct the payment from my VBK account number

**Credit Disclosures:** An insurance product or annuity may be offered to you. If you purchase an insurance product or an annuity is not a deposit or other obligation of, or guaranteed by, this institution or our affiliate(s); (2) With exception of Federal Flood Insurance or Federal Crop Insurance, the insurance product or annuity is not insured by the Federal Deposit Insurance Corporation or any other agency of the United States, this institution, or our affiliate(s); and (3) In the case of an insurance product or annuity that involves investment risk, there is investment risk associated with the insurance product, including the possible loss of value. If an insurance product or annuity is offered we cannot condition an extension of credit on either of the following: (1) Your purchase of an insurance product or annuity from us or any of our affiliates; or, (2) Your agreement not to obtain, or a prohibition on you from obtaining, an insurance product or annuity from an unaffiliated entity. **Unless I have purchased the insurance product(s) by mail or if the Credit Disclosures are provided electronically, by signing below, I acknowledge that I have received the Credit Disclosures orally at the time I have applied for credit and fully understand the disclosure noted above. I am also being provided with a copy of these disclosures and I acknowledge receipt by my signature.**

I am (we are) submitting an application to Vintage Bank Kansas for a consumer loan. Everything I (we) have stated in this application is correct to the best of my (our) knowledge. I (we) understand that you will retain this application whether or not it is approved. You are authorized to check my (our) credit and employment history and to answer questions about your credit experience with me (us). I (we) understand that upon approval of this loan application, additional personal and financial information, as well as information regarding any collateral offered, may be required prior to disbursement of loan proceeds. I am (we are) responsible for any third party costs that may be incurred in the processing and closing of the credit request.

Applicant's Signature

Date

Co-Applicant's Signature

Date

## FOR BANK USE ONLY

Date application received	Branch	Loan product requested	Application submitted	Prior to loan decision, include Government Monitoring Information Addendum if subject loan is a 1st Lien secured by principal residence (including mobile home) for purchase or refinance
Rel. Mgr. & NMLS #	Special terms	Address verified <input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> In Person <input type="checkbox"/> By Email <input type="checkbox"/> By Phone <input type="checkbox"/> By Mail <input type="checkbox"/> By Fax	



**PRINT THIS PAGE AND KEEP FOR YOUR RECORDS**

Credit Disclosures: An insurance product or annuity may be offered to you. If you purchase an insurance product or an annuity: (1) The insurance product or annuity is not a deposit or other obligation of, or guaranteed by, this institution or our affiliate(s); (2) With exception of Federal Flood Insurance or Federal Crop Insurance, the insurance product or annuity is not insured by the Federal Deposit Insurance Corporation or any other agency of the United States, this institution, or our affiliate(s); and (3) In the case of an insurance product or annuity that involves investment risk, there is investment risk associated with the insurance product, including the possible loss of value. If an insurance product or annuity is offered we cannot condition an extension of credit on either of the following: (1) Your purchase of an insurance product or annuity from us or any of our affiliates; or, (2) Your agreement not to obtain, or a prohibition on you from obtaining, an insurance product or annuity from an unaffiliated entity.