

LOAN APPLICATION

Cache Bank & Trust
NMLSR ID: 419281

COMPLETE THIS APPLICATION FOR:

- NON-REAL ESTATE RELATED LOANS
- HOME EQUITY LINES OF CREDIT
- CONSTRUCTION LOANS
- LOANS SECURED BY RESIDENTIAL PROPERTY, BUT NOT TO PURCHASE, REFINANCE OR IMPROVE A DWELLING
- BRIDGE LOANS

IMPORTANT APPLICANT INFORMATION: Federal Law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

I/We are applying for \$ _____ on _____ (date) with Cache Bank & Trust.

- I am applying for individual credit in my own name and I am relying on my own income and assets and not the income or assets of another person.
- I am applying for individual credit and I am relying on my income or assets, as well as income or assets from other sources.

WE INTEND TO APPLY FOR JOINT CREDIT: _____
Applicant Signature Co-Applicant Signature

AMOUNT REQUESTED: \$	PURPOSE OF LOAN:	COLLATERAL:
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BORROWER				
Full Name (Last, First, Middle)	Social Security No.	Date of Birth	No. of Dependents	
Marital Status: (Do not complete if this is an application for individual unsecured credit.) <input type="checkbox"/> Married <input type="checkbox"/> Unmarried (includes single, divorced or widowed) <input type="checkbox"/> Separated		Home Phone		
Email Address		Business Phone	Cell Phone	
Present Street Address	City & State	Zip	How Long at Present Address?	<input type="checkbox"/> Own <input type="checkbox"/> Rent Monthly Payment: \$
Previous Address	City & State	Zip	How Long at Previous Address?	
Present Employer (Company Name and Address)	Your Position or Title	How Long with Present Employer?		Your Present Gross Monthly Salary \$
Previous Employer (Company Name and Address)		How Long with Previous Employer?		*Other Income \$
* Source of Other Income (describe):				Total Monthly Income \$
*Alimony, child support or separate maintenance income need not be disclosed if you do not choose to have it considered for repaying this loan.				\$
Have you ever received credit from us? <input type="checkbox"/> No <input type="checkbox"/> Yes - When? _____		Checking Account No. _____ Where? _____		
		Savings Account No. _____ Where? _____		
Name and Address of Nearest Relative Not Living With You		Relationship	Phone	
Personal Reference - Name and Address:			Phone	
Personal Reference - Name and Address:			Phone	

CO-BORROWER				
Full Name (Last, First, Middle)	Social Security No.	Date of Birth	No. of Dependents	
Marital Status: (Do not complete if this is an application for individual unsecured credit.) <input type="checkbox"/> Married <input type="checkbox"/> Unmarried (includes single, divorced or widowed) <input type="checkbox"/> Separated		Home Phone		
Email Address		Business Phone	Cell Phone	
Present Street Address	City & State	Zip	How Long at Present Address?	<input type="checkbox"/> Own <input type="checkbox"/> Rent Monthly Payment: \$
Previous Address	City & State	Zip	How Long at Previous Address?	
Present Employer (Company Name and Address)	Your Position or Title	How Long with Present Employer?		Your Present Gross Monthly Salary \$
Previous Employer (Company Name and Address)		How Long with Previous Employer?		*Other Income \$
* Source of Other Income (describe):				Total Monthly Income \$
*Alimony, child support or separate maintenance income need not be disclosed if you do not choose to have it considered for repaying this loan.				\$
Have you ever received credit from us? <input type="checkbox"/> No <input type="checkbox"/> Yes - When? _____		Checking Account No. _____ Where? _____		
		Savings Account No. _____ Where? _____		
Name and Address of Nearest Relative Not Living With You		Relationship	Phone	
Personal Reference - Name and Address:			Phone	
Personal Reference - Name and Address:			Phone	

COLLATERAL INSURANCE INFORMATION	
Company:	Agent:
Address:	Phone :

REAL ESTATE OWNED (Schedule A)						
Property Address:	Current Market Value	Mortgage Balance	Gross Rental Income	Mortgage Payment	Insurance, Taxes & Maintenance	Net Rental Income
Primary Residence:						
Other Property:						

BALANCE SHEET				
This Statement may be completed jointly by both married and unmarried Co-borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements are required. If the Co-Borrower section was completed about a spouse, this Statement must be completed about that spouse also.				
ASSETS	VALUE	LIABILITIES	MONTHLY PAYMENTS	UNPAID BALANCE
Cash and Accounts (Give Name)	\$	Notes Payable (Give Name)	\$	\$
		Vehicle Loans		
Accounts Receivable		Credit Cards (Give Names)		
Stocks and Bonds				
Cash Value - Life Insurance				
Real Estate (From Schedule A)		Accounts Payable		
Vehicles (Year & Make)		Taxes Payable		
		Real Estate Mortgages (from Schedule A)		
		Other Liabilities (Describe)		
Other Assets (Describe)		Rent		
		TOTAL MONTHLY PAYMENTS	\$	
		TOTAL LIABILITIES		\$
		NET WORTH		\$
TOTAL ASSETS	\$	TOTAL LIABILITIES AND NET WORTH		\$

SIGNATURES			
Are you a co-signer or guarantor on any obligations not listed on this application?	<input type="checkbox"/> No	<input type="checkbox"/> Yes	If the answer to any question is yes, give details on a separate sheet of paper.
Have you ever had judgments, garnishments, or other legal proceedings against you?	<input type="checkbox"/> No	<input type="checkbox"/> Yes	
Have you ever declared bankruptcy?	<input type="checkbox"/> No	<input type="checkbox"/> Yes	
By signing this application form, I (1) certify that all the above statement, including any attachments, are true and complete, (2) certify that the Social Security number shown is my correct taxpayer identification number, (3) authorize Cache Bank & Trust to make any inquiries regarding my credit and employment and to answer questions about Cache Bank's credit experience with me.			
BORROWER'S SIGNATURE	DATE	CO-BORROWER'S SIGNATURE	DATE

FOR BANK USE ONLY - To Be Completed by Interviewer:

Application received (date):	By: <input type="checkbox"/> face-to-face interview <input type="checkbox"/> by mail <input type="checkbox"/> by fax
	Interviewer's Initials:
CUSTOMER IDENTIFICATION VERIFICATION - MUST BE COMPLETED FOR NEW CUSTOMERS ONLY	
Borrower Driver's License #: _____	Other Documentary Data Verification Used If Driver's License is unattainable:
Co-Borrower Driver's License #: _____	
State Issued: B) /Co-B)	Non-Documentary Data Used, If needed:
Expiration Date: B) /Co-B)	1.
	2.
OFAC/Terrorist List Results:	3. Results:
Description of Discrepancy if any, and if resolved or not:	
Date:	Time:
Name of Agency Providing Information:	