

CONSUMER LOAN APPLICATION (APPCENTER VERSION)



CREDIT REQUESTED				COLLATERAL OFFERED			
Amount Requested	# of Payments	Preferred Payment Day	<input type="checkbox"/> Real Estate	<input type="checkbox"/> Deposit Account/Investments	<input type="checkbox"/> Titled / Vehicle	<input type="checkbox"/> Other	<input type="checkbox"/> Unsecured
Description of Collateral Offered							
Purpose of Credit Request							
Loan Type (i.e. Installment, Credit Line)				Credit <input type="checkbox"/> A HELOC <input type="checkbox"/> A Home Equity Loan Requested is: <input type="checkbox"/> A Home Improvement Loan			
APPLICANT				CO-APPLICANT			
If the Applicant is married, he or she may apply for individual credit.							
Applicant's Role: <input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor <input type="checkbox"/> Co-Signer				Applicant's Role: <input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor <input type="checkbox"/> Co-Signer			
Name				Name			
Date of Birth		SSN		Date of Birth		SSN	
Driver's Lic. #		Exp. Date		Driver's Lic. #		Exp. Date	
Home Street Address		Yrs/Mos.		Home Street Address		Yrs/Mos.	
City, State, Zip		County		City, State, Zip		County	
Home Phone		Cell Phone		Home Phone		Cell Phone	
E-Mail Address				E-Mail Address			
# of Dependents		Ages of Dependents		# of Dependents		Ages of Dependents	
Previous Address (if current less than 2 years)		Yrs/Mos.		Previous Address (if current less than 2 years)		Yrs/Mos.	
City, State, Zip				City, State, Zip			
EMPLOYMENT INFORMATION - APPLICANT				CO-APPLICANT			
Business Name/Employer <input type="checkbox"/> Self Employed				Business Name/Employer <input type="checkbox"/> Self Employed			
Business/Employer Street Address				Business/Employer Street Address			
City, State, Zip				City, State, Zip			
Business Phone		Monthly Income		Business Phone		Monthly Income	
Position/Title		From	To	Position/Title		From	To
Previous Business Name/Employer <input type="checkbox"/> Self Employed				Previous Business Name/Employer <input type="checkbox"/> Self Employed			
Business/Employer Street Address				Business/Employer Street Address			
City, State, Zip				City, State, Zip			
Business Phone		Monthly Income		Business Phone		Monthly Income	
Position/Title		From	To	Position/Title		From	To

PERSONAL REFERENCES - APPLICANT				CO-APPLICANT	
Name	Relationship		Name	Relationship	
Address	Phone		Address	Phone	
Name	Relationship		Name	Relationship	
Address	Phone		Address	Phone	
Name	Relationship		Name	Relationship	
Address	Phone		Address	Phone	
ABOUT YOUR EXISTING LOANS AND ACCOUNTS					
<input type="checkbox"/> Rent Home <input type="checkbox"/> Own Home in the following names:					
Monthly Payment / Rent \$	Purchase Price	Date Purch.	Present Value	Original Loan Amount	Current Loan Balance
Name and Address of Mortgage Holder or Landlord					
Name of My Financial Institution			Checking Account #	Savings Account #	
OTHER INCOME (IF ANY) - Indicate Monthly Values (Alimony, Child Support or Separate Maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.)					
Interest / Dividends \$	Rental Income \$	Other Income \$		Describe "Other Income" Source	
ASSETS		LOANS OR OTHER OBLIGATIONS			
Category	Value	Category	Amt Owed	Monthly Payment	
Cash/Deposits	\$				
Stocks or Bonds	\$				
Automobiles	\$	Auto Loans	\$	\$	
Real Estate	\$	Real Estate Loans	\$	\$	
Life Insurance (Face Value: \$)	\$	Life Insurance Loans	\$	\$	
Retirement Funds	\$	Credit Card Debt	\$	\$	
Other Assets	\$	Other Obligations	\$	\$	
Total Assets	\$	Total Liabilities	\$	\$	
		Net Worth	\$		
QUESTIONS					
Applicant	Co-Applicant	Explanation (Please use an additional sheet if necessary.)			
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are there any outstanding judgments against you?			
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you ever been declared bankrupt?			
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?			
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you a party to a lawsuit?			
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you obligated on any loan resulting in judgment, foreclosure or title transfer?			
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you delinquent, in default on any Federal debt, financial obligation, bond, or loan guarantee?			
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you obligated to pay alimony, child support or separate maintenance?			
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Is any part of the down payment borrowed?			
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you a co-maker or an endorser on a loan?			
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you ever had merchandise repossessed?			
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you ever been denied credit with us?			
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you a U.S. citizen?			
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	If no, are you a resident alien?			
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	If no, are you a non-resident alien?			



APPLICANT SIGNATURES

I/We hereby apply for the loan or credit described in this application. I/We certify that I/we made no misrepresentations in this loan application or in any related documents, that all information is true and complete, and that I/we did not omit any important information. I/We agree that any property securing the loan or credit will not be used for any illegal or restricted purpose. Lender is authorized to verify with other parties and to make any investigation of my/our credit, either directly or through any agency employed by Lender for that purpose. Lender may disclose to any other interested parties information as to Lender's experiences or transactions with my/our account. I/We understand that Lender will retain this application and any other credit information Lender receives, even if no loan or credit is granted. These representations and authorizations extend not only to Lender, but also to any insurer of the loan and to any investor to whom Lender may sell all or any part of the loan. I/We further authorize Lender to provide to any such insurer or investor any information and documentation that they may request with respect to my/our application, credit or loan.

We intend to apply for joint credit

_____ (Initial)

_____ (Initial)

Applicant**Co-Applicant****APPLICANT:****X** _____
Applicant**Date****X** _____
Co-Applicant**Date****TO BE COMPLETED BY INTERVIEWER**Application Taken By: ☐ Face to Face Interview ☐ Mail ☐ Telephone ☐ Internet

Interviewer

Interviewer's Phone

Interviewer's Employer Name/Address

SECURITY NATIONAL BANK, PO BOX 427, 1 W Broadway, Witt, IL 62094

App #

Branch

Product

Market Survey

Mortgage Loan Originator Unique Identifier, if applicable:

Mortgage Loan Origination Company Identifier, if applicable:

USA PATRIOT ACT DISCLOSURE NOTICE. 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.



INSURANCE DISCLOSURE FOR CREDIT APPLICATION

Applicant:

Lender:

SECURITY NATIONAL BANK
WITT
PO BOX 427
1 W Broadway
Witt, IL 62094
(217) 594-2221

IMPORTANT

**DO NOT SIGN THIS FORM UNTIL YOU CAREFULLY
READ IT AND UNDERSTAND ITS CONTENT**

Purpose.

You have submitted an application for a loan. In connection with your loan application, Lender may be soliciting, offering to sell, or will sell you an insurance product or annuity. Federal law requires Lender to provide you with the following disclosures.

Credit Disclosures.

1. Lender, as a condition of granting you a loan, cannot require that you purchase an insurance product or annuity from Lender or any of its affiliates.
2. Lender, as a condition of granting you a loan, cannot require your agreement not to obtain or prohibit you from obtaining an insurance product or annuity from an unaffiliated entity.

Acknowledgment.

BY SIGNING BELOW, I ACKNOWLEDGE THAT I HAVE READ, RECEIVED AND UNDERSTAND THIS INSURANCE DISCLOSURE.

APPLICANT:

X		
	Applicant	Date

X		
	Applicant	Date

Authorization To Release Information

TO MY/OUR EMPLOYER, BANKS, LANDLORDS, CREDITORS, ETC:

This is your authorization to furnish any and all employment and earnings records, information regarding any bank and deposit accounts, information regarding my residence, and any information regarding my/our credit accounts to:

**Security National Bank
1 W Broadway
Witt, IL 62094
Telephone # (217) 594-2221
Fax # (217) 594-2255**

A copy of this signed authorization shall be accepted as an original.

All materials and facts collected from said investigation for the purpose of this transaction will become the property of Security National Bank.

This shall also apply to reverification as part of any Quality Control Program Review of a closed loan.

Your prompt reply will be sincerely appreciated.

I/We hereby authorize release of all information requested by the above.

Applicant Signature

Applicant Signature

Print Name

Print Name

Date

Security National Bank

Electronic Signature Authorization and Disclosure

Mortgage E-Sign Disclosure

This Security National Bank E-Sign Disclosure ("Disclosure") applies to the mortgage loan that you have requested. The words "we," "us," and "our" means Security National Bank and the words "you" and "your" means you, the individual(s) who have applied for the loan.

As used in this Disclosure, "Communication" means any authorization, agreement, disclosure, notice, or other information related to your Account, including but not limited to information that we are required by law to provide to you in writing. It should be noted that electronic communication is not required by Security National Bank. You may choose to receive all loan communication by paper if you so choose.

The Scope of Communications to Be Provided in Electronic Form

When you select "I agree to the terms" with respect to the loan, you agree that we may provide you with any Communications relating to that Account in electronic format, and that we may discontinue sending paper communications to you, unless and until you withdraw your consent as described below. Your consent to receive electronic Communications and transactions includes, but is not limited to:

- Initial disclosures or agreements for your loan
- Notices or disclosures about a change in the terms of your loan
- Appraisals

Method of Providing Communications to You in Electronic Form

All Communications that we provide to you in electronic form will be provided via e-mail at the e-mail address you specify on this disclosure.

How to Withdraw Consent

You may withdraw your consent to receive Communications in electronic form by contacting us at 217-594-2221. We may treat your provision of an invalid e-mail address or the subsequent malfunction of a previously valid address as a withdrawal of your consent to receive electronic communications. We will not impose any fee to process the withdrawal of your consent to receive electronic Communications. Any withdrawal of your consent to receive electronic Communications will be effective only after we have a reasonable period of time to process your withdrawal.

How to Update Your Records

It is your responsibility to provide us with true, accurate and complete e-mail address, contact, and other information related to this Disclosure Account(s), and to maintain and update promptly any changes in this information. You can update such information (such as your e-mail address) by contacting the loan officer.

Hardware and Software Requirements

In order to access, view, and retain electronic Communications that we make available to you, you must have:

- E-mail Address
- Internet browser
- An e-mail account with Internet service provider and e-mail software in order to participate in our electronic Communications programs
- A personal computer, operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing, communications received in electronic form from us via a plain text-formatted e-mail.

Requesting Paper Copies

We will not send you a paper copy of any Communication from us, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic Communication by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made no later than seven years after we first provided the electronic communication to you. To request a paper copy, contact us by telephone at 217-594-2221. We may charge you a reasonable service charge for the delivery of paper copies of any Communication provided to you electronically pursuant to your authorization. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any Communication that you have authorized us to provide electronically.

Communications in Writing

All Communications in either electronic or paper format from us to you will be considered "in writing." You should print or download for your records a copy of your Early Disclosures, this Disclosure, your initial authorization to receive e-mail disclosures, any changes to that authorization, and any other Communication that is important to you.

Federal Law

You acknowledge and agree that your consent to electronic Communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

Termination/Changes

We reserve the right, in our sole discretion, to discontinue the provision of your electronic Communications, or to terminate or change the terms and conditions on which we provide electronic communications. We will provide you with notice of any such termination or change as required by law.

By signing below the applicant acknowledges their intent to voluntarily receive loan correspondence electronically:

Borrower Signature: _____

Date: _____

Email: _____

Co-borrower Signature: _____

Date: _____

Email: _____

